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FORTY-FIFTH

AND

FORTY-SIXTH

ANNUAL REPORTS

OF

State Bank Commissioner

OF THE

STATE OF COLORADO

To His Excellency

Hon. Dan Thornton

The Governor of the State

of

Colorado

For the Period from January 1, 1951

to December 31, 1952

Brownson-Houghton Print. Co.
Denver, Colo.

FORTY-FIFTH

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to December 31, 1952

Bradford-Robinson Ptg. Co.
Denver, Colo.

DEPARTMENT ESTABLISHED

The Department of Banking was established
by Legislative enactment approved
April 13, 1907

FORMER COMMISSIONERS

*H. M. Beatty

*Emil W. Pfeiffer

*E. E. Drach

*Grant McFerson

Maple T. Harl

S. F. Hutchison

Wm. L. Hazlett

---

*Deceased

Official Roster

STATE BANK COMMISSION

Frank E. Goldy, *Commissioner*

DeWitt McNutt, *Chief Deputy Commissioner*

DEPUTY COMMISSIONERS

Charles F. Drexel

LeRoy C. Rodgers

C. H. Bughman

Horace E. Davis

Carlos E. Arterburn

Edward L. Stoller

John J. Byers, Jr., *Small Loan Examiner*

William W. Whitehead, *Small Loan Examiner*

Newton C. Smith, *Credit Union Examiner*

Gertrude Schott, *Stenographer*

Maxine Bloomquist, *Stenographer*

Hazel Wilford, *Clerk-Stenographer*

OFFICE

Room 125, State Office Building

Denver 2, Colorado

Telephone KEystone 1171, Branches 217-218

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Letter of Transmittal

December 31, 1952

To His Excellency,
DAN THORNTON,
Governor of Colorado.

Sir:

I have the honor to submit the Forty-fifth and Forty-sixth Annual Reports of the Department of Banking for the years 1951 and 1952 in compliance with the terms and provisions of Section 85, Chapter 18, 1935 Colorado Statutes Annotated, as amended, being the state banking laws.

Respectfully submitted,
FRANK E. GOLDY,
State Bank Commissioner.

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AMENDMENT, INCREASED CAPITAL STOCK

The Minnequa Bank of Pueblo, Pueblo to $100,000
The Pueblo Savings & Trust Company, Pueblo to $500,000
Pitkin County Bank, Aspen to $25,000
The Fort Lupton State Bank, Fort Lupton to $75,000
American State Bank, Granada to $35,000
The Fruita State Bank, Fruita to $50,000

CERTIFICATES OF AUTHORITY ISSUED

Englewood State Bank, Englewood
North Denver Bank, Denver

INDUSTRIAL BANKS ORGANIZED

Boulder Industrial Bank, Boulder
Security Industrial Bank, Denver
Beneficial Industrial Bank, Denver
Personal Industrial Bank, Pueblo
Continental Industrial Bank, Denver

MONEY LENDERS

There were 189 money lenders in 1951

CREDIT UNIONS

There were 79 credit unions in 1951

INDUSTRIAL BANKS

During 1951 there were 18 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There was 1 title and guaranty company

Annual Report 1952

AMENDMENT, INCREASED CAPITAL STOCK

The Estes Park Bank, Estes Park to $25,000
Farmers State Bank of Fort Morgan, Fort Morgan to $200,000
The Eaton Bank, Eaton to $50,000
The McClave State Bank, McClave to $25,000

CERTIFICATE OF AUTHORITY ISSUED

The Central Colorado Bank, Colorado Springs

INDUSTRIAL BANK ORGANIZED

Home Industrial Bank, Aurora

MONEY LENDERS

There were 195 money lenders in 1952

CREDIT UNIONS

There were 86 credit unions in 1952

INDUSTRIAL BANKS

There were 19 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There was 1 title and guaranty company

Industrial Banks 1952

Jim Furlong Industrial Bank.....Denver
Commonwealth Industrial Bank.....Boulder
Colorado Industrial Bank.....Denver
First Industrial Bank of Greeley.....Greeley
Commercial Credit Plan Ind. Bank.....Denver
The Labor Finance Industrial Bank.....Denver
Denver Industrial Bank.....Denver
Community Industrial Bank.....Denver
Commercial Credit Plan Industrial Bank of Pueblo.....Pueblo
Commercial Credit Plan Industrial Bank
of Grand Junction.....Grand Junction
Glenarm Industrial Bank.....Denver
Englewood Farmers & Merchants Industrial Bank.....Englewood
Broadway Industrial Bank.....Denver
Boulder Industrial Bank.....Boulder
Security Industrial Bank.....Denver
Beneficial Industrial Bank.....Denver
Personal Industrial Bank.....Pueblo
Continental Industrial Bank.....Denver
Home Industrial Bank.....Aurora

Credit Unions 1952

Rio Grande Operating Credit Union.....Denver
Denver Interior Employees Credit Union.....Denver
Denver Postal Credit Union.....Denver
Pikes Peak Credit Union.....Colorado Springs
Employees Credit Union, Swift & Company.....Denver
St. Dominic's Parish Credit Union.....Denver
The Armour Denver Employees Credit Union.....Denver
Denver Rio Grande Credit Union.....Denver
Cudahy Denver Employees Credit Union.....Denver
Municipal Employees Credit Union of Denver.....Denver
Gates Mutual Credit Union.....Denver
Sacred Heart Parish Credit Union.....Alamosa
Denver Post Employees Credit Union.....Denver
Conoco Employees Credit Union.....Denver
Colorado State Employees Credit Union.....Denver
Denver Public School Employees Credit Union.....Denver
Denver Municipal Water Works Employees Credit Union..Denver
Rocky Mountain News Employees Credit Union.....Denver
Denver Credit Union of Union Pacific Employees.....Denver
Denver Massco Employees Credit Union.....Denver
College Credit Union of Greeley.....Greeley
Pueblo Teachers Credit Union.....Pueblo
Southern Colorado Power Co. Credit Union.....Pueblo
Alexander Film Company Credit Union.....Colorado Springs
The University of Colorado School of Medicine
and Hospitals Credit Union.....Denver

Tramco Employees Credit Union.....Denver
The Bellco Credit Union.....Denver
Greeley Public Schools Credit Union.....Greeley
Wedenem Credit Union.....Denver
Denver Dining Car Waiters & Sleeping Car
Porters Credit Union.....Denver
Neusteter's Employees Credit Union.....Denver
C. B. & Q.-C. & S. Employees Credit Union.....Denver
Public Service Employees Credit Union.....Denver
Decibel Credit Union.....Pueblo
The Colorado Southern Credit Union.....Denver
Railway Express Employees of Colo. Credit Union.....Denver
The C. F. & I. Power Dept. Credit Union.....Pueblo
Star-Journal & Chieftan Credit Union.....Pueblo
Arapahoe County Teachers Credit Union.....Englewood
St. Cajetan's Parish Credit Union.....Denver
Cooperators Credit Union.....Center
Holy Trinity Parish Credit Union.....Trinidad
Fremont County Teachers Credit Union.....Canon City
Gardner-Denver Employees Credit Union.....Denver
Norbel Credit Union.....Greeley
Guadalupe Parish Credit Union.....Antonito
Mount Carmel Parish Credit Union.....Denver
Most Precious Blood Parish Credit Union.....San Luis
Our Lady of Peace Credit Union.....Greeley
Holy Name of Mary Parish Credit Union.....Del Norte
Mount Carmel Parish Credit Union.....Pueblo
St. Mary Parish Credit Union.....Walsenburg
St. Francis de Sales Parish Credit Union.....Denver
Alamosa Hispanic Credit Union.....Alamosa
Colorado Central Credit Union.....Denver
Kistler Employees Credit Union.....Denver
Presentation Parish Credit Union.....Denver
Denver Council of Catholic Nurses & Associates.....Denver
H. R. C. Credit Union.....Denver
The ASCO Credit Union.....Pueblo
Sacred Heart Credit Union.....Denver
University Cooperative Credit Union.....Denver
The Jefferson County School Employees Credit Union.....Golden
The Machinists Credit Union.....Denver
Purina Credit Union.....Denver
Mountain Standard Credit Union.....Denver
Pueblo Transit Credit Union.....Pueblo
St. Anthony of Padua Parish Credit Union.....Denver
St. Joseph's Parish Credit Union.....Monte Vista
Weicker Southern Credit Union.....Pueblo
Interstate Gas Credit Union.....Colorado Springs
Bethel Credit Union.....Pueblo
First Church of the Brethren Credit Union.....Denver
Motorway Credit Union.....Alamosa

Sooper Credit Union.....Denver
Denver Sixty-Six Credit Union.....Denver
Coleman Employees Credit Union.....Littleton
Heco Employees Credit Union.....Littleton
HYCO Credit Union.....Denver
St. Peter's Credit Union.....Rocky Ford
C. S. T. Credit Union.....Colorado Springs
Tivoli Credit Union.....Denver
Triplex Credit Union.....Pueblo
Educators Credit Union.....Pueblo
Annunciation Credit Union.....Denver
Gazette Telegraph Credit Union.....Colorado Springs

Small Loan Companies 1952

A & A Finance Company.....Denver
Aaron Mosko Motor Company.....Englewood
Acme Finance Company.....Denver
Adams City Finance Company.....Adams City
Admiral Finance Company.....Denver
Aetna Finance Company.....Colorado Springs
Aetna Finance Company.....Grand Junction
Aetna Finance Company.....Pueblo
Aetna Loan Company.....Denver
Alameda Finance Company.....Denver
Alamosa Finance Company.....Alamosa
All Plan Budget Company.....Denver
Allen Enterprises Loans, Inc.....Boulder
Allied Finance Company.....Denver
Allied Finance Company.....Lakewood
American Loan System, Inc.....Denver
Arnold Motor Company.....Boulder
Associates Finance Corp.....Denver
Auld, Kissock, Cram, Inc.....Ft. Collins
Aurora Finance Company, Inc.....Aurora

Baca County Finance Company.....Springfield
Baker Finance Company.....Grand Junction
Basin Finance Company.....Cortez
Berryhill Finance Company.....Ft. Morgan
Bishop-Brown Finance Company.....Denver
Broadway Finance Company.....Denver

Capitol Hill Finance Corporation.....Denver
Central Finance Company.....Denver
Central Finance Company.....Longmont
Chaffee County Finance Company.....Salida
Chipeta Finance Company.....Montrose
Citizens Finance Company.....Grand Junction
City Finance Company.....Greeley
City Loan Company.....Colorado Springs

Civic Loan Company.....Denver
Colfax Finance Company.....Denver
Colorado Finance Corporation.....Denver
Colorado Finance and Ins. Co.....Colorado Springs
Columbine Finance Company.....Denver
Commerce Loan Company.....Denver
Commerce Loan Company.....Denver
Commerce Loan Company.....Pueblo
Commerce Loan Company.....Pueblo
Commerce Loan Company.....Pueblo
Commonwealth Finance Company.....Boulder
Commonwealth Finance Company.....Denver
Community Credit Company.....Pueblo
Community Finance & Acceptance Corp.....Denver
Consolidated Finance Company.....Delta
Consumer Finance Company.....Denver
Continental Finance Corporation.....Denver
Co-Operative Finance, Inc.....Denver
Credit Service Corporation.....Denver

D. & R. G. Mutual Loan Association.....Grand Junction
Dameree, Frank T.....Brighton
Delta Finance Company.....Delta
Denham Finance Company.....Denver
Dent, Herbert Langston.....Ft. Lupton
Dent, W. L.....Brighton
Denver Motor Finance Company, Inc.....Denver
Derby Loan Company.....Derby
Domestic Finance Company.....Denver

Easy Loan Company.....Denver
Empire Finance Company.....Denver
Equitable Finance Corporation.....Denver

Fairway Finance Company.....Denver
Family Finance Company of Denver.....Denver
Family Finance Company.....Englewood
Family Finance Company of Lakewood.....Lakewood
Family Finance Company.....Pueblo
Fidelity Finance Co. of Colorado Springs.....Colorado Springs
Fidelity Finance Company of Denver.....Denver
Fidelity Finance Company of Golden.....Golden
Fidelity Finance Company of Pueblo.....Pueblo
Finance Corporation.....Denver
First Finance Company.....Denver
Fishel, Ralph M. & Company.....Denver
Franklin Finance Company.....Denver
Fremont Finance Company.....Canon City
Fruita Investment Company.....Fruita
Frontier Finance Company.....Denver
Fugit Finance Company.....Lamar

General Credit Corporation ..... Canon City
General Credit Corporation ..... Denver
General Credit Corporation ..... Denver
General Credit Corporation ..... Ft. Collins
General Credit Corporation ..... Greeley
General Credit Corporation ..... La Junta
General Credit Corporation ..... Loveland
General Credit Corporation ..... Trinidad
General Finance Service ..... Colorado Springs
Glenarm Finance Company ..... Denver
Golden Credit Company ..... Denver
Greeley Finance Company ..... Greeley
Gunnison Finance Company ..... Gunnison

H. H. Hankins Finance Company ..... Lakewood
Harvey White Finance Company ..... Arvada
Havens Loan Company ..... Lamar
Heaton Finance Co. ..... Denver
Home Loan & Investment Company ..... Grand Junction
Home Town Loan & Finance Company ..... Englewood
Household Finance Corporation ..... Denver
Household Finance Corporation ..... Pueblo

Industrial Finance Company ..... Englewood
Inland Consumer Credit Company ..... Greeley
Intermountain Finance Company ..... Durango

Jim Furlong Loan Company ..... Denver

Kinney Finance Co. ..... Longmont
Kinney Loan & Finance Company ..... Greeley
Kinney Loan & Finance Company ..... Longmont
Krier, Paul & Lucile ..... Walsenburg

La Junta Loan Corporation ..... La Junta
Lakewood Auto Finance Co. ..... Lakewood
Leeman Auto Company ..... Denver
Liberty Loan Corporation of Colorado ..... Aurora
Liberty Loan Corporation of Colorado ..... Denver
Liberty Loan Corporation of Colorado ..... Denver
Liberty Loan Corporation of Colorado ..... Pueblo
Lincoln Finance Company ..... Denver
Lincoln Finance Company ..... Denver
Lincoln Loan Company ..... Colorado Springs
Liston, Thomas B. ..... Boulder
Littleton Finance Company ..... Littleton
Local Loan Company ..... Denver
Local Loan Company ..... Englewood

Mile High Finance Co. ..... Denver
Minnequa Finance Co. ..... Pueblo
Montrose Finance Company ..... Montrose
Monument Credit Corp. ..... Grand Junction

Morr Loan Company.....Denver
Motor Investment Company.....Longmont
Motor Securities Corporation.....Colorado Springs
Mountain States Credit Company.....Lakewood
Mullins Finance Company.....La Junta

National Loan Plan, Inc.....Denver
Naional Motor Finance Company.....Denver
National Underwriters Finance Corp.....Denver
Northwestern Colorado Finance Corp.....Craig
Northwestern Colorado Finance Corp.....Steamboat Springs
Northwestern Loan Company.....Denver

Peoples Acceptance Corporation.....Glenwood Springs
Peoples Acceptance Corporation.....Grand Junction
Peoples Acceptance Corporation.....Leadville
Peoples Finance Company.....Denver
Peoples Loan & Investment Company.....Sterling
Personal Finance Company of Colorado.....Denver
Personal Finance Company of Denver.....Denver
Personal Finance Company of Pueblo.....Pueblo
Pickett, Esther C.....Boulder
Pomeranz Co.....Denver

R.P.M. Loan & Finance Company.....Denver
Retail Finance Corporation.....Denver
Rifle Industries, Inc.....Rifle
Rural Loan Company.....Boone

Safeway Finance Company.....Denver
Salida Finance Company.....Salida
Santa Fe Finance Company.....Denver
Schiffman, Willa.....Trinidad
Seaboard Finance Company of Denver, Inc.....Denver
Seaboard Finance Company of Denver, Inc.....Pueblo
Securities Credit Corporation.....Colorado Springs
Securities Credit Corporation.....Denver
Securities Credit Corporation.....Englewood
Securities Credit Corporation.....Ft. Collins
Securities Credit Corporation.....Grand Junction
Securities Credit Corporation.....Greeley
Securities Credit Corporation.....Pueblo
Securities Credit Corporation.....Sterling
Service Loan Corporation.....Denver
Southern Colorado Acceptance Corp.....Pueblo
Standard Finance Company.....Denver
State Loan & Finance Company.....Denver
Steel City Finance Company.....Pueblo
Stenback, R. H.....Brush
Stenback, Ralph H.....Ft. Morgan

Thomas-Hickerson Motor Co. ..... Denver
Thrifty Loan & Fin. Co. ..... Denver
Time Finance Company ..... Denver
Trinidad Credit Company ..... Trinidad
Trinidad Finance Co. ..... Trinidad
Turner Securities ..... Durango

United Finance Company ..... Denver
United States Loan Company ..... Brush
Ute Finance Company ..... Colorado Springs

Valley Loan Association ..... Lamar

Western Acceptance Corporation ..... Pueblo
Western Credit Corporation ..... Paonia
Western Finance Company ..... Montrose

Zipprodt, A. M. ..... Alamosa
Zipprodt Finance Company ..... La Junta

ABSTRACT OF ALL BANKS AND TRUST COMPANIES UNDER SUPERVISION OF STATE BANK COMMISSIONER

RESOURCES	Total No. Banks 72 June 30, 1951	Total No. Banks 73 Dec. 31, 1951	Total No. Banks 73 June 30, 1952	Total No. Banks 73 Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 71,302,103.94	$ 87,449,313.56	$ 80,633,757.92	$ 94,606,072.67
United States Government obligations, direct and guaranteed	112,222,364.60	133,882,296.89	124,418,701.38	137,022,444.33
Obligations of States and political subdivisions	5,342,543.02	7,063,659.31	8,827,741.59	10,865,462.17
Other bonds, notes and debentures	1,286,643.63	1,747,888.81	2,530.331.59	2,681,857.18
Corporate stocks (including stock of Federal Reserve Bank)	223,957.00	230,857.00	235,457.00	240,756.00
Loans and discounts (including overdrafts)	123,046,787.92	132,189,573.36	139,823,426.10	157,271,468.26
Bank premises owned	731,042.25	716,814.39	776,363.40	747,275.69
Furniture and Fixtures	745,182.37	812,022.51	928,160.65	965,680.15
Real estate owned other than bank premises	75,145.46	8,006.35	12,551.22	20,112.51
Investments and other assets indirectly representing bank premises or other real estate		240.35		44,318.03
Customers' liability to this bank on acceptances outstanding		8,500.00	8,500.00	212,500.00
Other assets	2,067,114.64	2,300,054.67	2,078,872.52	2,484,480.33
Total Assets	$317,042,884.83	$366,409,227.20	$360,273,863.37	$407,162,427.32
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$183,049,199.98	$216,941,342.74	$202,254,807.30	$231,194,206.90
Time deposits of individuals, partnerships, and corporations	62,052,574.71	69,245,869.16	74,603,791.06	82,165,422.44
Deposits of United States Government (including postal savings)	4,745,443.01	3,733,419.51	5,950,758.13	5,726,559.26
Deposits of States and political subdivisions	28,884,811.55	26,017,115.08	33,935,913.59	32,688,693.87
Deposits of banks	12,247,625.42	21,539,816.52	14,575,834.75	22,685,211.94
Other deposits (certified and officers' checks, etc.)	2,895,894.75	4,083,231.19	3,351,056.88	4,920,123.36
Total Deposits	$293,875,549.42	$341,560,794.20	$334,672,161.71	$379,380,217.77
Bills payable, rediscounts, and other liabilities for borrowed money	159,750.00	260,000.00	184,900.00	340,000.00
Other liabilities	2,095,878.75	2,616,793.69	2,870,564.19	4,015,333.25
CAPITAL ACCOUNTS				
Capital (Common)	$ 7,550,000.00	$ 7,760,000.00	$ 7,895,000.00	$ 7,945,000.00
Surplus	7,784,00.00	8,174,000.00	8,322,500.00	8,831,200.00
Undivided profits	4,710,212.66	5,244,059.68	5,467,188.95	5,799,620.26
Reserves (and retirement account for preferred capital)	867,494.00	793,579.63	861,548.52	851,056.04
Total Capital Accounts	$ 20,911,706.66	$ 21,971,639.31	$ 22,546,237.47	$ 23,426,876.30
Total Liabilities and Capital Accounts	$317,042,884.83	$366,409,227.20	$360,273,863.37	$407,162,427.32

Percentage of Total Capital to Total Assets..... 6.82%
Percentage of Total Capital to Total Deposits..... 7.32%
Cash reserves to Total Deposits.....24.94%

Percentage of Assets in Cash and Sight Exchange	23.24%	
Percentage of Assets in U. S. Government Obligations	33.65%	
Percentage of Assets in Other Bonds and Securities	.66%	
Percentage of Assets in Loans and Discounts	38.63%	
Percentage of Assets in Banking House	.84%	
Percentage of Assets in Furniture and Fixtures	2.37%	
Percentage of Assets in Other Assets	.61%	100%
Percentage of Liabilities in Deposits	93.18%	
Percentage of Liabilities in Other Liabilities	1.07%	
Percentage of Liabilities in Capital	1.95%	
Percentage of Liabilities in Surplus	2.17%	
Percentage of Liabilities in Undivided Profits and Reserves	1.63%	100%

Increase in resources since June 30, 1952.....$46,888,563.95
Increase in deposits since June 30, 1952..... 28,939,399.60
Increase in capital since June 30, 1952..... 50,000.00

FRANK E. GOLDY, State Bank Commissioner

Certificate Issued May 29, 1942 **No. 283**

PITKIN COUNTY BANK OF ASPEN, ASPEN

(Pitkin County)

OFFICERS FOR 1951

Alton Beck, President; F. J. Willoughby, Vice-President; W. Lucas Woodall, Cashier and Secy

DIRECTORS FOR 1951

Alton Beck, F. J. Willoughby, B. D. Rohlfing, L. M. Elisha, W. Lucas Woodall.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 134,737.42	$ 221,066.75	$ 193,755.10	$ 264,809.62
United States Government obligations, direct and guaranteed	360,300.00	419,000.00	419,000.00	415,338.70
Obligations of States and political subdivisions				49,000.00
Other bonds, notes, and debentures	2,000.00	2,000.00	20,000.00	2,000.00
Loans and discounts (including overdrafts	157,677.33	123,015.86	177,268.12	178,987.90
Total Assets	$ 654,714.75	$ 765,082.61	$ 810,023.22	$ 910,136.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 287,084.80	$ 409,310.93	$ 412,380.47	$ 446,710.72
Time deposits of individuals, partnerships, and corporations	102,848.01	151,802.74	163,722.96	224,543.17
Deposits of United States Government (including postal savings)	9,732.89	8,922.70	7,691.00	11,245.77
Deposits of States and political subdivisions	195,626.02	143,515.76	175,754.91	178,982.39
Other deposits (certified and officers' checks, etc.)	2,795.15	1,861.34	2,360.00	1,944.78
Total Deposits	$ 598,086.87	$ 715,413.47	$ 761,909.34	$ 863,426.83
Other liabilities	$ 13,081.00			
CAPITAL ACCOUNTS				
Capital (Common)	$ 15,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	25,000.00	15,000.00	20,000.00	20,000.00
Undivided profits	3,546.88	6,469.14	302.68	1,709.39
Reserves (and retirement account for preferred capital)		3,200.00	2,811.20	
Total Capital Accounts	$ 43,546.88	$ 49,669.14	$ 48,113.88	$ 46,709.39
Total Liabilities and Capital Accounts	$ 654,714.75	$ 765,082.61	$ 810,023.22	$ 910,136.22

OFFICERS FOR 1952

Alton Beck, President; L. M. Elisha, Vice-President; W. Lucas Woodall, Cashier-Secretary.

DIRECTORS FOR 1952

Alton Beck, L. M. Elisha, W. Lucas Woodall, Frances M. Willoughy, B. D. Rohlfing.

Certificate Issued March 31, 1943 **No. 435**

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1951

C. R. Campbell, President; A. W. Hamilton, Vice-President; W. B. Hamilton, Cashier-Secretary; Joseph DeVries, Rolland Shultz, Joseph N. Gerber, Lester L. Allen, Jr., W. Carl Wilcoxen, Assistant Cashiers.

DIRECTORS FOR 1951

C. R. Campbell, A. W. Hamilton, W. B. Hamilton.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,197,280.52	$ 1,262,093.44	$ 1,241,013.44	$ 1,301,491.94
United States Government obligations, direct and guaranteed	2,227,922.00	3,223,785.00	3,142,171.00	3,639,748.00
Obligations of States and political subdivisions	13,198.25	13,000.00	13,967.90	11,735.21
Other bonds, notes, and debentures		1,414.15		
Loans and discounts (including overdrafts)	1,391,309.46	1,462,781.86	1,566,673.76	1,680,081.80
Bank premises owned	47,500.00	45,000.00	43,453.47	41,660.97
Furniture and Fixtures	15,733.30	28,647.93	31,451.28	36,214.74
Other assets	15.00	15.56	88,86	965.67
Total Assets	$ 4,892.958.53	$ 6,036,737.94	$ 6,038,819.71	$ 6,711,898.33
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 3,041,455.93	$ 4,322,735.93	$ 3,974,254.49	$ 4,549,148.49
Time deposits of individuals, partnerships, and corporations	1,070,997.32	1,136,295,36	1,245,460.25	1,339,034.07
Deposits of United States Government (including postal savings)	29,640.56	24,788.96	31,872.81	25,191.51
Deposits of States and political subdivisions	555,782.72	288,477.10	510,926.86	484,396.10
Deposits of banks		9,635.10	20,348.03	14,056.74
Other deposits (certified and officers' checks, etc.)	43,200.79	78,539.22	64,996.37	72,093.90
Total Deposits	$ 4,741,077.32	$ 5,860,471.67	$ 5,847,858.81	$ 6,483,920.81
Other liabilities	$ 12,764.86	$ 17,125.09	$ 18,326.74	$ 23,870.60
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	30,000.0	40,000.00	50,000.00	50,000.00
Undivided profits	9,116.35	19,141.18	22,634.16	54,106.92
Total Capital Accounts	$ 139,116.35	$ 159,141.18	$ 172,634.16	$ 204,106.92
Total Liabilities and Capital Accounts	$ 4,892,958.53	$ 6,036,737.94	$ 6,038,819.71	$ 6,711,898.33

OFFICERS FOR 1952

C. R. Campbell, President; W. B. Hamilton, Vice-President and Secretary; Francis H. Smith, Cashier; Joseph DeVries, Joseph N. Gerber, Assistant Vice-Presidents; Lester L. Allen, Jr., Rolland C. Shultz, Horace Carl Wilcoxen, Assistant Cashiers.

DIRECTORS FOR 1952

C. R. Campbell, W. B. Hamilton, M. B. Hamilton.

Certificate Issued February 17, 1908 **No. 9**

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1951

J. W. Valentine, President; W. E. Gragg, Executive Vice-President; Melvin C. Goss, Vice-President; E. M. McCoy, Cashier; E. D. Seymour, Asst. Cashier.

DIRECTORS FOR 1951

J. W. Valentine, Melvin C. Goss, H. R. Platts, H. S. Evans, F. B. Schroeder, Ben Bernzen, W. E. Gragg.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 595,571.26	$ 1,036,170.34	$ 773,711.77	$ 874,155.45
United States Government obligations, direct and guaranteed	1,782,711.01	1,788,222.93	1,786,625.93	1,984,143.99
Obligations of States and political subdivisions	105,143.09	94,343.39	128,502.84	108,005.00
Loans and discounts (including overdrafts)	1,161,726.32	1,093,977.65	1,374,005.36	1,412,904.86
Bank premises owned	25,029.00	41,757.70	41,757.70	37,500.00
Furniture and Fixtures	18,977.99	17,448.27	18,435.57	15,000.00
Other assets	111.80	12.50		324.00
Total Assets	$ 3,689,270.47	$ 4,071,932.78	$ 4,123,039.17	$ 4,432,033.30
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,207,968.65	$ 2,531,690.60	$ 2,463,587.85	$ 2,685,930.63
Time deposits of individuals, partnerships, and corporations	604,118.08	773,290.74	849,848.10	940,081.29
Deposits of United States Government (including postal savings)	39,474.03	36,038.36	33,759.02	49,740.29
Deposits of States and political subdivisions	528,282.50	405,150.45	453,716.05	394,005.24
Deposits of banks	19,588.48	29,804.68		34,382.20
Other deposits (certified and officers' checks, etc.)	13,030.76	11,023.28	22,709.11	14,633.56
Total Deposits	$ 3,412,462.50	$ 3,786,998.11	$ 3,823,620.13	$ 4,118,773.21
Other liabilities	$ 420.94	$ 499.34	$ 470.72	
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	76,387.03	84,435.33	98,948.32	113,260.09
Total Capital Accounts	$ 276,387.03	$ 284,435.33	$ 298,948.32	$ 313,260.09
Total Liabilities and Capital Accounts	$ 3,689,270.47	$ 4,071,932.78	$ 4,123,039.17	$ 4,432,033.30

OFFICERS FOR 1952

J. W. Valentine, President; Melvin C. Goss, Vice-President; E. M. McCoy, Cashier-Secretary; E. D. Seymour, Asst. Cashier.

DIRECTORS FOR 1952

J. Perry Bartlett, Ben Bernzen, H. S. Evans, M. C. Goss, H. Reginald Platts, F. B. Schroeder, J. W. Valentine.

Certificate Issued October 17, 1932 **No. 428**

THE BRIGHTON STATE BANK, BRIGHTON

(Adams County)

OFFICERS FOR 1951

Robert E. Marek, President; Joe L. O'Brien, Vice-President, Cashier-Secretary; H. P. McClelland, Assistant Cashier.

DIRECTORS FOR 1951

Robert E. Marek, Mildred Marek, Joe L. O'Brien, Joseph G. Hodges, J. C. Counter.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,071,017.30	$ 975,753.98	$ 1,067,071.35	$ 1,161,310.04
United States Government obligations, direct and guaranteed	2,194,340.50	1,991,772.83	2,487,020.03	2,424,080.35
Obligations of States and political subdivisions	135,465.40	342,672.82	208,456.22	216,241.90
Other bonds, notes, and debentures	26,861.00	28,811.00	46,811.00	43,811.00
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	3,000.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	1,009,413.59	1,198,557.06	1,085,576.20	1,350,164.14
Furniture and Fixtures	8,048.89	6,629.89	7,360.78	13,421.77
Other assets	217.46	25.00	41.27	1,246.29
Total Assets	$ 4,448,364.14	$ 4,547,222.58	$ 4,905,336.85	$ 5,213,275.49
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,589,771.51	$ 3,144,374.49	$ 2,883,983.94	$ 3,608,326.84
Time deposits of individuals, partnerships, and corporations	243,166.96	316,543.56	326,544.27	363,279.10
Deposits of United States Government (including postal savings)	48,764.37	37,721.55	36,780.67	45,375.01
Deposits of States and political subdivisions	1,349,612.54	811,580.91	1,424,523.41	930,580.11
Other deposits (certified and officers' checks, etc.)	16,019.42	16,811.50	10,622.45	26,505.87
Total Deposits	$ 4,247,334.80	$ 4,327,032.01	$ 4,682,454.74	$ 4,974,066.93
Other liabilities	$ 27,908.98	$ 27,343.31	$ 28,118.86	$ 27,777.22
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	73,120.36	92,847.26	94,763.25	111,431.34
Total Capital Accounts	$ 173,120.36	$ 192,847.26	$ 194,763.25	$ 211,431.34
Total Liabilities and Capital Accounts	$ 4,448,364.14	$ 4,547,222.58	$ 4,905,336.85	$ 5,213,275.49

OFFICERS FOR 1952

Robert E. Marek, President; J. C. Counter, Vice-President; F. M. Fladmoe, Cashier-Secretary; Henry P. McClelland, A. E. Vidmar, Assistant Cashiers.

DIRECTORS FOR 1952

Robert E. Marek, Joseph G. Hodges, M. P. Marek, J. C. Counter, F. M. Fladmoe.

Certificate Issued October 9, 1915 **No. 294**

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1951

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, 2nd Vice-President, Warren M. Watrous, Cashier; Harry Bloom, Assistant Cashier.

DIRECTORS FOR 1951

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn, A. H. Trautwein, Warren M. Watrous, Daniel Kjeldgaard, Robert A. Petteys.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 519,592.64	$ 817,597.30	$ 625,058.43	$ 987,510.46
United States Government obligations, direct and guaranteed	462,689.20	472,482.19	367,969.95	501,740.61
Obligations of States and political subdivisions	123,000.00	117,500.00	117,000.00	111,500.00
Loans and discounts (including overdrafts)	1,837,167.89	2,228,762.25	2,182,230.05	2,523,510.20
Bank premises owned	1.00			
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00			
Investments and other assets indirectly representing bank premises or other real estate		2.00		
Total Assets	$ 2,942,452.73	$ 3,636,344.74	$ 3,292,259.43	$ 4,124,262.27
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,622,095.55	$ 2,094,093.36	$ 1,843,461.94	$ 2,347,164.19
Time deposits of individuals, partnerships, and corporations	518,285.78	613,304.50	685.467.26	793,438.12
Deposits of United States Government (including postal savings)	19,658.80	158,058.99	23,830.55	25,793.95
Deposits of States and political subdivisions	383,556.90	333,340.69	321,654.95	428,166.21
Other deposits (certified and officers' checks, etc.)	32,179.36	52,173.33	25,170.59	119,271.07
Total Deposits	$ 2,575,776.39	$ 3,250,970.87	$ 2,899,585.29	$ 3,713,833.54
CAPITAL ACCOUNTS				
Capital (Common)	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00
Surplus	200,000.00	200,000.00	225,000.00	250,000.00
Undivided profits	16,676.34	35,373.87	17,674.14	10,428.73
Total Capital Accounts	$ 366,676.34	$ 385,373.87	$ 392,674.14	$ 410,428.73
Total Liabilities and Capital Accounts	$ 2,942,452.73	$ 3,636,344.74	$ 3,292,259.43	$ 4,124,262.27

OFFICERS FOR 1952

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Second Vice-President; Warren M. Watrous, Cashier, Wayne E. Lorensen, Assistant Cashier.

DIRECTORS FOR 1952

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn, Wm. B. Paynter, Jr., Warren M. Watrous, Daniel Kjeldgaard, Robert A. Petteys, Robert U. Hansen, Wm. J. Lynn.

Certificate Issued November 14, 1931 **No. 427**

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1951

George D. Tubbs, Jr., President; L. L. Reinecker, Executive Vice-President and Secretary; P. L. Bruner, Vice-President; Willard Gross, Cashier; Willis K. Cline, Assistant Cashier.

DIRECTORS FOR 1951

George D. Tubbs, Jr., P. L. Bruner, E. L. Weinandt, Willard Gross, L. L. Reinecker.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 402,600.08	$ 490,160.28	$ 489,700.92	$ 699,955.71
United States Government obligations, direct and guaranteed	1,818,810.00	1,619,310.00	1,419,310.00	1,419,310.00
Obligations of States and political subdivisions	1,216.68	5,340.42	1,042.06	9,312.18
Other bonds, notes, and debentures	6,920.00	6,920.00	3,920.00	3,920.00
Loans and discounts (including overdrafts)	883,435.12	1,108,360.59	1,121,186.70	1,398,169.08
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	2,000.00	1.00	1.00	1.00
Other assets	9,318.65	3,572.68	4,713.40	3,176.61
Total Assets	$ 3,124,301.53	$ 3,233,665.97	$ 3,039,875.08	$ 3,533,845.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,521,574.63	$ 2,597,478.44	$ 2,305,381.85	$ 2,768,889.40
Time deposits of individuals, partnerships, and corporations	339,549.27	375,647.57	414,151.69	439,226.09
Deposits of United States Government (including postal savings)	975.00	2,490.81	1,612.50	13,198.18
Deposits of States and political subdivisions	98,115.90	59,841.56	120,322.86	93,092.11
Other deposits (certified and officers' checks, etc.)	22,461.25	40,332.20	31,854.33	28,836.46
Total Deposits	$ 2,982,676.05	$ 3,075,790.58	$ 2,873,323.23	$ 3,343,242.24
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	41,625.48	57,875.39	66,551.85	90,603.34
Total Capital Accounts	$ 141,625.48	$ 157,875.39	$ 166,551.85	$ 190,603.34
Total Liabilities and Capital Accounts	$ 3,124,301.53	$ 3,233,665.97	$ 3,039,875.08	$ 3,533,845.58

OFFICERS FOR 1952

George D. Tubbs, Jr., President; L. L. Reinecker, Executive Vice-President; P. L. Bruner Vice-President; Willard Gross, Cashier; Willis K. Cline, Assistant Cashier.

DIRECTORS FOR 1952

George D. Tubbs, Jr., L. L. Reinecker, Willard Gross, P. L. Bruner, John C. Penny.

Certificate Issued December 8, 1910 **No. 206**

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1951

W. L. Best, President; A. R. Best, Vice-President-Cashier; Donald R. Best, Assistant Cashier-Secretary.

DIRECTORS FOR 1951

A. R. Best, Donald R. Best, W. L. Best, Miss F. M. Merten, Mrs. E. S. Nordloh.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 81,477.23	$ 175,357.75	$ 85,919.06	$ 168,742.71
United States Government obligations, direct and guaranteed	189,450.00	189,450.00	189,450.00	189,450.00
Obligations of States and political subdivisions	2,133.99	2,083.99	2,033.99	2,239.09
Loans and discounts (including overdrafts)	217,513.19	271,433.17	297,478.41	367,847.35
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	644.50	429.50	429.50	215.00
Total Assets	$ 491,219.91	$ 638,755.41	$ 575,311.96	$ 728,495.15
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 294,048.58	$ 366,925.65	$ 348,504.14	$ 431,815.45
Time deposits of individuals, partnerships, and corporations	79,061.24	84,240.17	86,497.88	92,043.40
Deposits of United States Government (including postal savings)	4,927.85	4,777.85	6,127.85	4,640.35
Deposits of States and political subdivisions	49,014.31	46,618.78	46,775.73	44,804.36
Deposits of banks		69,150.00	20,980.50	82,256.03
Other deposits (certified and officers' checks, etc.)	133.93	133.93	133.93	2,633.93
Total Deposits	$ 427,185.91	$ 571,846.38	$ 509,020.03	$ 658,193.52
Other liabilities	$ 416.90	$ 1,588.66	$ 113.54	$ 1,809.55
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	8,617.10	10,320.37	11,178,39	13,492.08
Total Capital Accounts	$ 63,617.10	$ 65,320.37	$ 66,178.39	$ 68,492.08
Total Liabilities and Capital Accounts	$ 491,219.91	$ 638,755.41	$ 575,311.96	$ 728,495.15

OFFICERS FOR 1952

W. L. Best, President; A. R. Best, Vice-President, Cashier and Secretary.

DIRECTORS FOR 1952

A. R. Best, Donald R. Best, W. L. Best, Miss F. M. Merten, Mrs. E. S. Nordloh.

Certificate Issued July 24, 1916 **No. 312**

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1951

J. O. Phillips, President; Winford Griffin, Vice-President; A. L. Pieper, Cashier and Secy.; H. K. Fosha, Asst. Cashier.

DIRECTORS FOR 1951

J. O. Phillips, Winford Griffin, A. L. Pieper, H. K. Fosha.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 268,019.88	$ 394,165.04	$ 342,617.89	$ 394,215.31
United States Government obligations, direct and guaranteed	454,770.00	854,330.00	457,110.00	1,080,226.00
Obligations of States and political subdivisions	1,246.55	10,903.10	5,314.65	3,903.18
Loans and discounts (including overdrafts)	1,125,344.86	999,419.23	1,082,620.95	836,957.72
Bank premises owned	3,500.00	3,000.00	3,000.00	2,500.00
Furniture and Fixtures	6,500.00	4,500.00	4,900.00	3,000.00
Total Assets	$ 1,859,381.29	$ 2,266,317.37	$ 1,895,563.49	$ 2,320,802.21
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,167,520.51	$ 1,500,735.33	$ 1,100,922.46	$ 1,408,593.41
Time deposits of individuals, partnerships, and corporations	470,890.68	539,897.70	564,004.02	667,682.94
Deposits of United States Government (including postal savings)	8,814.52	7,510.07	5,574.52	8,530.54
Deposits of States and political subdivisions	72,107.30	69,558.59	82,073.28	82,127.81
Other deposits (certified and officers' checks, etc.)	3,760.82	10,282.92	3,401.85	10,588.89
Total Deposits	$ 1,723,093.83	$ 2,127,984.61	$ 1,755,976.13	$ 2,177,523.59
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	36,287.46	38,332.76	39,587.36	43,278.62
Total Capital Accounts	$ 136,287 46	$ 138,332.76	$ 139,587.36	$ 143,278.62
Total Liabilities and Capital Accounts	$ 1,859,381.29	$ 2,266,317.37	$ 1,895,563.49	$ 2,320,802.21

OFFICERS FOR 1952

J. O. Phillips, President; A. L. Pieper, Vice-President; H. K. Fosha, Cashier-Secretary.

DIRECTORS FOR 1952

J. O. Phillips, A. L. Pieper, H. K. Fosha, Lester Mitchell.

Certificate Issued August 21, 1939 **No. 433**

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1951

P. S. Miller, President; C. B. Grout, Vice-President; C. B. Grout, Cashier and Secretary.

DIRECTORS FOR 1951

P. S. Miller, C. B. Grout, J. E. Miller.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 338,499.63	$ 501,051.14	$ 274,993.14	$ 255,634.20
United States Government obligations. direct and guaranteed	520,000.00	520,000.00	420,000.00	620,000.00
Obligations of States and political subdivisions		1,652.00	1,625.00	2,515.89
Loans and discounts (including overdrafts)	813,053.39	752,019.98	825,973.58	878,696.93
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	$ 1,671,555.02	$ 1,774,725.12	$ 1,522,620.72	$ 1,756,849.02
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 892,669.85	$ 1,117,722.55	$ 858,704.69	$ 965,080.58
Time deposits of individuals, partnerships, and corporations	306,630.36	322,431.58	284,093.52	308,403.83
Deposits of United States Government (including postal savings)		589.08	595.81	340.21
Deposits of States and political subdivisions	321,952.02	193,708.95	234,722.19	325,110.50
Other deposits (certified and officers' checks, etc.)	27,601.19	9,852.26	7,655.00	6,713.38
Total Deposits	$ 1,548,853.42	$ 1,645,304.42	$ 1,385.771.21	$ 1,605,648.50
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	22,701.60	29,420.70	36,849.51	51,200.52
Total Capital Accounts	$ 122,701.60	$ 129,420.70	$ 136,849.51	$ 151,200.52
Total Liabilities and Capital Accounts	$ 1,671,555.02	$ 1,774,725.12	$ 1,522,620.72	$ 1,756,849.02

OFFICERS FOR 1952

P. S. Miller, President; C. B. Grout, Vice-President, Cashier and Secretary.

DIRECTORS FOR 1952

P. S. Miller, C. B. Grout, J. E. Miller.

Certificate Issued February 21, 1944 **No. 437**

THE EASTERN COLORADO BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1951

Victor Weed, President; Leona Weed, Vice-President; Leona Weed, Cashier and Secretary.

DIRECTORS FOR 1951

Irvin M. Bricker, Emil Rehfeld, John E. Sexson, Leona Weed, Victor Weed.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 388,023.07	$ 453,307.57	$ 486,263.61	$ 511,019.24
United States Government obligations, direct and guaranteed	314,000.00	214,500.00	214,500.00	214,500.00
Obligations of States and political subdivisions	1,269.09	18,912.17	6,754.14	11,843.50
Loans and discounts (including overdrafts)	783,745.34	813,619.08	889,893.95	1,326,923.87
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	3,500.00	2,800.00	2,800.00	2,000.00
Total Assets	$ 1,490,538.50	$ 1,503,139.82	$ 1,600,212.70	$ 2,066,287.61
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,151,596.10	$ 1,239,281.53	$ 1,273,654.68	$ 1,658,324.51
Time deposits of individuals, partnerships, and corporations	149,204.93	121,249.65	139,021.63	203,323.86
Deposits of United States Government (including postal savings)	543.75	37.50	806.25	6,675.00
Deposits of States and political subdivisions	99,070.47	41,862.48	78,048.57	58,346.40
Other deposits (certified and officers' checks, etc.)				24,315.24
Total Deposits	$ 1,400,415.25	$ 1,402,431.16	$ 1,491,531.13	$ 1,950,985.01
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	30,000.00	45,000.00	50,000.00	50,000.00
Undivided profits	10,123.25	5,708.66	8,681.57	15,302.60
Total Capital Accounts	$ 90,123.25	$ 100,708.66	$ 108,681.57	$ 115,302.60
Total Liabilities and Capital Accounts	$ 1,490,538.50	$ 1,503,139.82	$ 1,600,212.70	$ 2,066,287.61

OFFICERS FOR 1952

Victor Weed, President; Leona Weed, Vice-President and Cashier-Secretary

DIRECTORS FOR 1952

Emil Rehfeld, John E. Sexson, Irvin M. Bricker, Victor Weed, Leona Weed.

Certificate Issued March 21, 1908 **No. 20**

THE COLORADO SAVINGS BANK OF COLORADO SPRINGS, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1951

George G. Birdsall, Chairman of Board; O. J. Miller, President; A. W. Van Lopik, Vice-President; I. W. Stimits, Cashier-Secretary; O. N. Brathovde, J. E. Culley, M. J. Griffin, Assistant Cashiers.

DIRECTORS FOR 1951

L. M. Bildstein, George G. Birdsall, George L. Dern, Dwight G, Hale, Floyd L. Kelsey, O. J. Miller, A. W. Van Lopik, L. C. Slothower, Jr.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 2,027,727.05	$ 3,154,455.93	$ 1,510,942.19	$ 1,493,230.24
United States Government obligations, direct and guaranteed	1.594,874.77	1,443,959.00	2,142,405.50	2,340,910.50
Obligations of States and political subdivisions	580,265.23	557,293.03	623,469.84	605,002.43
Other bonds, notes, and debentures	42,028.50			
Corporate stocks (including stock of Federal Reserve Bank)	1,500.00	1,500.00	1.500.00	
Loans and discounts (including overdrafts)	2,537,444.21	2,325,669.45	2,612,817.47	2,928,742.06
Bank premises owned	122,000.00	117,000.00	114,500.00	93,050.00
Furniture and Fixtures				15,669.18
Other assets	3,950.07	7,929.73	10,593.79	3,992.87
Total Assets	$ 6,909,789.83	$ 7,607,807.14	$ 7,016,228.79	$ 7,480,597.28
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 4,170,544.62	$ 4,874,137.52	$ 4,054,855.65	$ 4,293,728.56
Time deposits of individuals, partnerships, and corporations	1,370,749.60	1,669,501.68	1,801,257.34	2,027,242.88
Deposits of United States Government (including postal savings)	90,447.81	67,304.45	120,510.03	87,719.30
Deposits of States and political subdivisions	764,178.93	454,586.84	560,565.17	502,286.57
Deposits of banks	29,875.00	9,875.00		
Other deposits (certified and officers' checks, etc.)	75,849.44	112,681.06	83,354.18	150,303.55
Total Deposits	$ 6,501,645.40	$ 7,188,086.55	$ 6,620,542.37	$ 7,061,280.86
Other liabilities	$ 30,788.67	$ 21,408.76	$ 34,754.45	$ 31,224.75
CAPITAL ACCOUNTS				
Capital (Common)	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00
Surplus	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits	74,155.76	95,111.83	60,931.97	88,091.67
Reserves (and retirement account for preferred capital)	3,200.00	3,200.00		
Total Capital Accounts	$ 377,355.76	$ 398,311.83	$ 360,931.97	$ 388,091.67
Total Liabilities and Capital Accounts	$ 6,909,789.83	$ 7,607,807.14	$ 7,016,228.79	$ 7,480,597.28

OFFICERS FOR 1952

J. D. Allen, Chairman of Board, O. J. Miller, President; J. C. Culley, Vice-President; I. W. Stimits, Sr., Cashier-Secretary; O. N. Brathovde, M. J. Griffin, Assistant Cashiers.

DIRECTORS FOR 1952

J. D. Allen, J. C. Culley, George L. Dern, O. J. Miller, L. C. Slothower, Jr., I. W. Stimits, Sr.

Certificate Issued May 15, 1936 **No. 429**

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1951

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier and Secretary; Paula Slavens, Asst. Cashier.

DIRECTORS FOR 1951

R. N. Usher, C. C. McAfee, W. V. Dunlap, J. H. Farmer, Pauline Usher.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 965,012.15	$ 1,654,321.78	$ 1,011,631.16	$ 1,103,450.35
United States Government obligations, direct and guaranteed	442,500.00	442,500.00	442,500.00	442,500.00
Obligations of States and political subdivisions	58,249.42	71,546.76	49,500.00	67,706.59
Loans and discounts (including overdrafts)	1,508,452.01	1,313,288.45	1,735,877.75	2,095,318.21
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	3,282.00	5,134.00	1.00
Real estate owned other than bank premises				1.00
Other assets	1,897.80	3,917.78	8,514.93	6,730.51
Total Assets	$ 2,976,113.38	$ 3,488,857.77	$ 3,253,158.84	$ 3,715,708.66
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,832,858.94	$ 2,328,183.76	$ 2,018,356.76	$ 2,476,581.29
Time deposits of individuals, partnerships, and corporations	595,679.82	640,868.22	681,875.55	725,932.92
Deposits of United States Government (including postal savings)	2,686.61	6,622.05	6,243.19	10,281.60
Deposits of States and political subdivisions	303,539.61	276,843.65	296,318.72	227,841.07
Deposits of banks	5,000.00	10,000.00	10,000.00	10,000.00
Other deposits (certified and officers' checks, etc.)	78,073.27	50,154.18	64,555.61	62,123.52
Total Deposits	$ 2,817,838.25	$ 3,312,671.86	$ 3,077,349.83	$ 3,512,760.40
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	65,000.00	75,000.00	75,000.00	85,000.00
Undivided profits	6,724.87	1,185,91	809.01	17,948.26
Total Capital Accounts	$ 158,275.13	$ 176,185.91	$ 175,809.01	$ 202,948.26
Total Liabilities and Capital Accounts	$ 2,976,113.38	$ 3,488,857.77	$ 3,253,158.84	$ 3,715,708.66

OFFICERS FOR 1952

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier-Secretary; Paula Slavens, Assistant Cashier.

DIRECTORS FOR 1952

R. N. Usher, C. C. McAfee, W. V. Dunlap, J. H. Farmer, Pauline Usher.

Certificate Issued September 28, 1925 **No. 421**

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1951

Albert F. Cruse, Chairman of Board; John C. Ellis, President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary; Fred N. Hayes, Assistant Cashier.

DIRECTORS FOR 1951

John C. Ellis, J. J. Stanton, F. R. Montgomery, Albert F. Cruse, C. P. Brennan, F. M. Pleasant, L. S. Wyman.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 683,680.03	$ 1,129,926.38	$ 935,264.62	$ 1,041,673.16
United States Government obligations, direct and guaranteed	1,445,688.18	2,247,263.75	1,648,493.85	2,441,319.65
Obligations of States and political subdivisions	102,819.28	88,306.45	95,055.66	104,346.14
Corporate stocks (including stocks of Federal Reserve Bank)	5,400.00	5,550.00	6,000.00	6,000.00
Loans and discounts (including overdrafts)	1,088,166.72	925,032.08	1,266,933.90	1,108,464.54
Furniture and Fixtures	14,207.04	16,006.93	16,648.98	14,269.89
Other assets	1,124.27			
Total Assets	$ 3,341,085.52	$ 4,412,085.59	$ 3,968,397.01	$ 4,716,073.38
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,193,927.08	$ 3,040,310.07	$ 2,509,052.22	$ 3,149,783.74
Time deposits of individuals, partnerships, and corporations	428,374.71	478,445.48	484,369.60	540,321.06
Deposits of United States Government (including postal savings)	28,056.30	61,702.96	28,709.14	32,153.15
Deposits of States and political subdivisions	453,025.50	563,797.25	681,083.48	678,260.47
Other deposits (certified and officers' checks, etc.)	25,803.46	43,482.75	27,816.81	66,563.67
Total Deposits	$ 3,129,187.05	$ 4,187,738.51	$ 3,731,031.25	$ 4,467,082.09
Other liabilities	$ 5,508.80	$ 6,861.73	$ 10,210.20	$ 10,282.22
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	85,000.00	90,000.00	100,000.00	100,000.00
Undivided profits	8,889.67	12,485.35	7,155.56	8,709.07
Reserves (and retirement account for preferred capital)	12,500.00	15,000.00	20,000.00	30,000.00
Total Capital Accounts	$ 206,389.67	$ 217,485.35	$ 227,155.56	$ 238,709.07
Total Liabilities and Capital Accounts	$ 3,341,085.52	$ 4,412,085.59	$ 3,968,397.01	$ 4,716,073.38

OFFICERS FOR 1952

John C. Ellis, President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary; Arch G. Tilton, Fred N. Hayes, Assistant Cashiers.

DIRECTORS FOR 1952

John C. Ellis, J. J. Stanton, F. R. Montgomery, F. M. Pleasant, L. S. Wyman, Albert F. Cruse, C. P. Brennan.

Certificate Issued April 27, 1909 **No. 149**

THE COLORADO BANK & TRUST COMPANY OF DELTA, DELTA

(Delta County)

OFFICERS FOR 1951

Melvin Springer, Sr., Chairman of Board; Melvin Springer, Jr., President; L. J. Springer, R. C. Raber, Vice-Presidents; Chas. E Parker, Cashier-Secretary; R. E. Blaine, Assistant Cashier.

DIRECTORS FOR 1951

Melvin Springer, Sr., Melvin Springer, Jr., L. J. Springer, R. C. Raber, I. C. Hall, Chas. E. Parker.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,056,754.70	$ 1,175,448.42	$ 1,064,797.93	$ 786,582.03
United States Government obligations, direct and guaranteed	1,854,320.00	1,756,310.00	2,353,790.00	2,553,407.00
Obligations of States and political subdivisions	145,268.10	134,343.50	128,843.50	114,956.60
Corporate stocks (including stock of Federal Reserve Bank)	6,000.00	6,000.00	6,000.00	6,000.00
Loans and discounts (including overdrafts)	1,307,309.32	1,366,780.99	1,247,043.10	1,339,384.87
Bank premises owned	10,000.00	20,000.00	19,000.00	18,000.00
Furniture and Fixtures		10,000.00	9,500.00	16,000.00
Other assets	2,131.80	3,487.87	8,794.05	4,567.89
Total Assets	$ 4,381,783.92	$ 4,472,370.78	$ 4,837,768.58	$ 4,838,898.39
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 3,113,170.61	$ 3,318,357.74	$ 3,333,894.69	$ 3,439,806.93
Time deposits of individuals, partnerships, and corporations	390,649.94	462,861.57	526,576.44	582,075.31
Deposits of United States Government (including postal savings)	28,580.33	18,923.37	28,749.81	116,561.07
Deposits of States and political subdivisions	488,600.16	289,216.81	562,682.60	302,354.13
Other deposits (certified and officers' checks, etc.)	11,052.67	21,362.15	12,080.48	19,647.24
Total Deposits	$ 4,032,053.71	$ 4,110,721.64	$ 4,463,984.02	$ 4,460,444.68
Other liabilities	$ 22,117.06	$ 18,609.43	$ 26,199.86	$ 19,228.50
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	200,000.00
Undivided profits	112,507.83	130,030.94	134,670.86	44,741.96
Reserves (and retirement account for preferred capital)	15,105.32	13,008.77	12,913.84	14,483.25
Total Capital Accounts	$ 327,613.15	$ 343,039.71	$ 347,584.70	$ 359,225.21
Total Liabilities and Capital Accounts	$ 4,381,783.92	$4,472,370.78	$ 4,837,768.58	$ 4,838,898.39

OFFICERS FOR 1952

Melvin Springer, Chairman of Board; Melvin Springer, Jr., President; L. J. Springer, R. C. Raber, Vice-Presidents; Chas. E. Parker, Cashier-Secretary; R. E. Blaine, Assistant Cashier.

DIRECTORS FOR 1952

Melvin Springer, Sr., Melvin Springer, Jr., L. J. Springer, I. C. Hall, R. C. Raber, Chas. E. Parker.

Certificate Issued April 8, 1937 **No. 431**

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1951

Chas. R. Ewing, President; E. E. Musick, Vice-President; Helen Harmon, Cashier; Hazel T. Bond, Asst. Cashier.

DIRECTORS FOR 1951

Chas. R. Ewing, E. E. Musick, W. C. Lewis, John T. Allam, Alex Colville.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 323,725.03	$ 428,639.98	$ 363,050.05	$ 419,153.68
United States Government obligations, direct and guaranteed	312,600.00	561,563.50	312,600.00	461,622.00
Obligations of States and political subdivisions	11,382.30	15,976.84	10,750.16	14,904.33
Other bonds, notes, and debentures	10,000.00	10,000.00	10,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)	1,800.00	2,250.00	2,250.00	2,250.00
Loans and discounts (including overdrafts)	363,648.96	256,152.54	375,184.25	322,734.48
Bank premises owned	1,500.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	$ 1,024,657.29	$ 1,274,584.86	$ 1,073,836.46	$ 1,230,666.49
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 740,650.56	$ 1,004,172.75	$ 801,812.22	$ 912,832.41
Time deposits of individuals, partnerships, and corporations	66,813.29	66,757.08	59,048.58	71,266.88
Deposits of United States Government (including postal savings)	1,521.00	1,557.00	2,262.00	2,685.95
Deposits of States and political subdivisions	108,458.72	77,297,65	101,517.63	108,082.45
Other deposits (certified and officers' checks, etc.)	15,810.60	27,735.68	10,584.32	29,858.04
Total Deposits	$ 933,254.17	$ 1,177,520.16	$ 975,224.75	$ 1,124,725.73
Other liabilities	1,250.00	1,250.00	1,250.00	1,250.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	15,153.12	20,814.70	22,361.71	29,690.76
Total Capital Accounts	$ 90,153.12	$ 95,814.70	$ 97,361.71	$ 104,690.76
Total Liabilities and Capital Accounts	$ 1,024,657.29	$ 1,274,584.86	$ 1,073,836.46	$ 1,230,666.49

OFFICERS FOR 1952

Chas. R. Ewing, President; E. E. Musick, Vice-President; Helen Harmon, Cashier-Secretary; William J. Tracy, Assistant Cashier.

DIRECTORS FOR 1952

Chas. R. Ewing, E. E. Musick, W. C. Lewis, Alex Colville, John T. Allam.

Certificate Issued June 16, 1908 **No. 30**

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1951

Elwood M. Brooks, President; C. M. Good, Executive Vice-President & Trust Officer; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Vice-Presidents; Arthur G. Bridgewater Cashier; Keith Lindeman, Comptroller; Jesse M. Oldham, Hal E. Roof, Edward A. Troutman, Leo D. Van Dittie, T. Arthur Williams, Wm. E. Troutman, George B. Loos, Assistant Vice-Presidents; Elvin R. Stiles, Henry C. Bulis, Donald F. Delano, John J. Fitzpatrick, Donald D. Hoffman, Assistant Cashiers.

DIRECTORS FOR 1951

Elwood M. Brooks, J. F. Hudson, C. M. Good, William Stirling, Henry D. Mitchell, Edgar Egan, John L. Reams, W. Lee Baldwin, C. Roy Muchow, John R. McCusker. Clarence L. Ireland.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$12,654,717.40	$12,551,110.10	$13,730,983.43	$16,522,852.81
United States Government obligations, direct and guaranteed	13,099,033.85	25,170,427.70	15,653,036.88	21,252,075.09
Obligations of States and political subdivisions	1,002,114.12	2,106,748.37	3,323,735.15	3,931,821.28
Other bonds, notes, and debentures	271,303.82	570,266.70	1,304,672.31	1,419,636.31
Corporate stocks (including stock of Federal Reserve Bank	54,000.00	60,000.00	60,000.00	60,000.00
Loans and discounts (including overdrafts)	29,312,566.05	30,249,681.24	33,182,923.48	38,247,339.32
Furniture and Fixtures	208,749.50	222,963.16	249,257.96	271,169.36
Real estate owned other than bank premises	65,000.00		3,844.87	
Customers' liability to this bank on acceptances outstanding		8,500.00	8,500.00	212,500.00
Other assets	804,604.96	1,161,176.98	938,178.46	1,903,799.31
Total Assets	$57,472,089.70	$72,100,874.25	$68,455,132.54	$83,821,193.48
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$23,309,324.62	$28,125,442.57	$27,885,211.74	$32,720,399.45
Time deposits of individuals, partnerships, and corporations	14,022,549.58	15,595,040.16	16,441,671.08	17,500,652.85
Deposits of United States Government (including postal savings)	853,610.91	554,037.23	1,015,727.68	1,642,122.54
Deposits of States and political subdivisions	5,588,901.90	5,533,497.39	5,663,684.37	6,574,221.53
Deposits of banks	10,144,351.75	18,534,659.83	13,044,655.83	20,018,796.28
Other deposits (certified and officers' checks, etc.)	489,874.41	456,512.66	830,240.84	1,143,359.68
Total Deposits	$54,408,613.17	$68,799,189.84	$64,881,191.54	$79,599,552.33
Other liabilities	$ 829,926.66	$ 987,000.16	$ 1,169,235.86	$ 1,696,496.97
CAPITAL ACCOUNTS				
Capital (Common)	$ 1,000,000.00	$ 1,000,000.00	$ 1,000,000.00	$ 1,000,000.00
Surplus	800,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Undivided profits	433,549.87	314,684.25	404,705.14	525,144.18
Total Capital Accounts	$ 2,233,549.87	$ 2,314,684.25	$ 2,404,705.14	$ 2,525,144.18
Total Liabilities and Capital Accounts	$57,472,089.70	$72,100,874.25	$68,455,132.54	$83,821,193.48

OFFICERS FOR 1952

Elwood M. Brooks, President; C. M. Good, Executive Vice-President & Trust Officer; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Vice-Presidents; D. K. Binkley, Cashier; Keith Lindeman, Comptroller; Edward A. Troutman, George B. Loos, T. Arthur Williams, William E. Troutman, Leo D. Van Dittie, Donald F. Delano, Armand Asborno, Assistant Vice-Presidents; Elvin R. Stiles, Henry C. Bulis, John J. Fitzpatrick, Donald D. Hoffman, Vernon T. Walker, David A. Auston, Harley N. Patton, Jr., Assistant Cashiers.

DIRECTORS FOR 1952

W. Lee Baldwin, Elwood M. Brooks, Max G. Brooks, Edgar Egan, C. M. Good, Clarence L. Ireland, John R. McCusker, Henry D. Mitchell, C. Roy Muchow, John L. Reams, William Stirling.

Certificate Issued July 1, 1947 **No. 443**

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1951

E. S. Kassler, Sr., Chairman of Board; Carl W. Sorensen, President; D. J. Main, R. E. Nelson, George F. Smith, Vice-Presidents; Harold L. Smith, Cashier; E. S. Kassler, Jr., Secretary; Robert S. Anderson, Assistant Vice-President; George R. McGeorge, Assistant Secretary.

DIRECTORS FOR 1951

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., D. J. Main, W. J. Morris, R. E. Nelson, R. E. Pate, Jr., Finlay M. Robinson, Geo. P. Schumacker, George F. Smith, Carl W. Sorensen.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 599,436.06	$ 649,837.30	$ 612,350.69	$ 651,580.65
United States Government obligations, direct and guaranteed		50,000.00	75,000.00	115,000.00
Loans and discounts (including overdrafts)	5,849,123.63	5,498,043.99	5,366,485.78	5,837,302.40
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Other assets	3,455.53	1,981.29	9,869.39	5,828.30
Total Assets	$ 6,452,018.22	$ 6,199,865.58	$ 6,063,708.86	$ 6,609,714.35
LIABILITIES				
Time deposits of individuals, partnerships, and corporations	$ 5,072,887.27	$ 4,761,272.63	$ 4,601,625.05	$ 4,816,631.67
Deposits of United States Government (including postal savings)			562.50	4,350.00
Total Deposits	$ 5,072,887.27	$ 4,761,272.63	$ 4,602,187.55	$ 4,820,981.67
Bills payable, rediscounts, and other liabilities for borrowed money	$ 100,000.00			$ 200,000.00
Other liabilities	504,130.95	$ 613,592.95	$ 636,521.31	$ 738,732.68
CAPITAL ACCOUNTS				
Capital (Common)	$ 250,000.00	$ 250,000.00	$ 250,000.00	$ 250,000.00
Surplus	250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits	275,000.00	325,000.00	325,000.00	350,000.00
Total Capital Accounts	$ 775,000.00	$ 825,000.00	$ 825,000.00	$ 850,000.00
Total Liabilities and Capital Accounts	$ 6,452,018.22	$ 6,199,865.58	$ 6,063,708.86	$ 6,609,714.35

OFFICERS FOR 1952

E. S. Kassler, Sr., Chairman of Board; Carl W. Sorensen, President; D. J. Main, Ralph E. Nelson, George F. Smith, Vice-Presidents; Harold L. Smith, Cashier; E. S. Kassler, Jr., Secretary; Robert S. Anderson, Assistant Vice-President; George R. McGeorge, Assistant Secretary.

DIRECTORS FOR 1952

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., D. J. Main, W. J. Morris, Ralph E. Nelson, R. E. Pate, Jr., Finlay M. Robinson, Geo. P. Schumacker, George F. Smith, Carl W. Sorensen.

Certificate Issued October 5, 1908 **No. 92**

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1951

B. F. Clark, Chairman of Board; F. L. Barkley, President; E. M. Kullgren, Vice-President and Cashier; C. E. Kenney, V. M. Rhodes, Assistant Vice-Presidents; Glen B. Clark, D. M. Troutman, Assistant Cashiers.

DIRECTORS FOR 1951

B. F. Clark, F. L. Barkley, E. M. Kullgren, Glen B. Clark, F. R. Lilyard.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,585,225.09	$ 2,105,468.70	$ 2,063,623.55	$ 2,486,493.11
United States Government obligations, direct and guaranteed	6,193,254.74	8,133,334.03	8,225,238.24	8,721,131.13
Obligations of States and political subdivisions	16,070.49	11,432.15	11,039.72	13,029.79
Other bonds, notes, and debentures	46,000.00	46,000.00	46,000.00	40,000.00
Loans and discounts (including overdrafts)	2,809,605.97	2,427,536.47	2,811,357.59	3,139,842.82
Furniture and Fixtures	37,500.00	40,000.00	37,500.00	35,000.00
Other assets	4,527.94	9,934.87	10,046.55	4,991.50
Total Assets	$10,692,184.23	$12,773,706.22	$13,204,805.65	$14,440,488.35
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 8,291,909.70	$10,013,745.59	$ 9,652,158.58	$10,756,036.54
Time deposits of individuals, partnerships, and corporations	1,411,401.66	1,792,957.12	2,273,497.97	2,365,454.85
Deposits of United States Government (including postal savings)	129,290.26	79,842.82	279,833.88	289,829.20
Deposits of States and political subdivisions	102,115.73	163,134.12	232,845.05	181,099.76
Other deposits (certified and officers' checks, etc.)	205,010.01	177,561.96	184,858.27	192,075.24
Total Deposits	$10,139,727.36	$12,227,241.61	$12,623,193.75	$13,784,495.59
Other liabilities	$ 2,256.94	$ 5,835.15	$ 3,203.99	$ 86,833.23
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	350,000.00	350,000.00	350,000.00	350,000.00
Undivided profits	107,608.06	140,629.46	178,407.91	169,159.53
Reserves (and retirement account for preferred capital)	42,591.87			
Total Capital Accounts	$ 550,199.93	$ 550,629.46	$ 578,407.91	$ 569,159.53
Total Liabilities and Capital Accounts	$10,692,184.23	$12,773,706.22	$13,204,805.65	$14,440,488.35

OFFICERS FOR 1952

B. F. Clark, Chairman of Board; F. L. Barkley, President; E. M. Kullgren, Vice-President and Cashier; Glen B. Clark, C. E. Kenney, V. M. Rhodes, Assistant Vice-Presidents; D. M. Troutman, Assistant Cashier.

DIRECTORS FOR 1952

F. L. Barkley, B. F. Clark, Glen B. Clark, E. M. Kullgren, F. R. Lilyard.

Certificate Issued October 20, 1908 **No. 1**

THE INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1951

John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee; Leo A. Steinhardt, President; G. W. Ballentine, Jr., John S. Kennedy, Aaron W. Pleasants, Vice-Presidents; I. R. Selover, Secretary; O. E. Binkley, Treasurer; W. H. Irion, Assistant Vice-President; J. J. Reeves, Assistant Secretary; P. K. Alexander, Jr., Assistant Treasurer.

DIRECTORS FOR 1951

Eugene H. Adams, P. K. Alexander, G. W. Ballentine, Jr., Clarence J. Daly, Montgomery Dorsey, John Evans, Gerald Hughes, Lafayette M. Hughes, Jr., Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Leo A. Steinhardt, Barry Morey Sullivan, Mahlon D. Thatcher, James A. Woods.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$16,418,059.06	$17,741,336.13	$17,370,062.18	$17,627,272.78
United States Government obligations, direct and guaranteed	21,683,322.96	22,839,676.86	24,297,438.47	20,810,983.04
Obligations of States and political subdivisions	216,145.78	221,660.05	297,715.30	253,250.33
Corporate stocks (including stock of Federal Reserve Bank)	75,006.00	75,006.00	75,006.00	75,005.00
Loans and discounts (including overdrafts	16,982,547.90	19,464,818.15	17,022,761.67	21,186,563.13
Bank premises owned	79,750.50	77,000.00	132,929.22	138,995.17
Furniture and Fixtures	1.00	1.00		1.00
Other assets	1,065,784.64	916,942.35	863,489.82	303,447.73
Total Assets	$56,520,617.84	$61,336,440.54	$60,059,402.66	$60,395,518.18
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$34,748,124.39	$39,710,819,86	$35,016,550.62	$37,510,140.27
Time deposits or individuals, partnerships, and corporations	7,295,289.14	8,803,996.11	8,497,888.37	8,918,847.72
Deposits of United States Government (including postal savings)	2,025,413.90	972,744.50	2,186,107.92	1,489,583.65
Deposits of States and political subdivisions	6,461,572.67	5,581,046.40	8,287,705.30	6,111,182.80
Deposits of banks	652,700.80	575,453.25	382,519.74	460,826.18
Other deposits (certified and officers' checks, etc.)	782,742.23	1,720,443.59	951,351.17	975,704.80
Total Deposits	$51,965,843.13	$56,644,503.71	$55,322,123.12	$55,466,285.42
Other liabilities	$ 350,857.65	$ 469,366.33	$ 442,116.11	$ 555,396.60
CAPITAL ACCOUNTS				
Capital (Common)	$ 1,000,000.00	$ 1,000,000.00	$ 1,000,000.00	$ 1,000,000.00
Surplus	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
Undivided profits	1,221,071.77	1,294,725.21	1,331,318.14	1,388,990.87
Reserves (and retirement account for preferred capital)	482,845.29	427,845.29	463,845.29	484,845.29
Total Capital Accounts	$ 4,203,917.06	$ 4,222,570.50	$ 4,295,163.43	$ 4,373,836.16
Total Liabilities and Capital Accounts	$56,520,617.84	$61,336,440.54	$60,059,402.66	$60,395,518.18

OFFICERS FOR 1952

John W. Morey, Chairman of Board; John Evans, Chairman of Executive Committee; Eugene H. Adams, President; G. W. Ballantine, Executive Vice-President Banking Department; C. Edgar Kettering, Executive Vice-President Trust Department; J. S. Kennedy, A. W. Pleasants, Vice-Presidents; Elmer W. Johnson, Richard P. Brown, Vice-Presidents and Trust Officers; I. R. Selover, Secretary; O. E. Binkley, Treasurer; W. H. Irion, P. K. Alexander, Jr., Assistant Vice-Presidents; J. J. Reeves, Assistant Secretary; G. E. McClelland, Assistant Treasurer; Thomas D. Smith, Mgr. Safety Deposit Department; Olin Brown, Auditor; Lloyd V. Craft, Assistant Secretary and Assistant Trust Officer; Milton G. Janecek, C. F. Meyer, E. R. Bailey, Stanley R. Johnson, Assistant Trust Officers.

DIRECTORS FOR 1952

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Clarence J. Daly, Montgomery Dorsey, John Evans, Gerald Hughes, Lafayette M. Hughes, Jr., C. Edgar Kettering, Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher, James A. Woods.

Certificate Issued November 22, 1947 **No. 444**

MOUNTAIN STATES BANK, DENVER

(Denver County)

OFFICERS FOR 1951

G. E. Griffith, President; D. T. Carney, Executive Vice-President; Wm. G. Griffith, Vice-President and Cashier; Albert Smith, Auditor; Ray L. Henning, Assistant Vice-President; Donald T. Kelley, Assistant Cashier.

DIRECTORS FOR 1951

G. E. Griffith, D. T. Carney, David G. Gordon, Wm. G. Griffith, John E. Griffith, Fred M. Manning, Charles E. Mitton, J. R. Travis.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,274,649.52	$ 1,749,456,03	$ 1,541,845.96	$ 1,883,108.73
United States Government obligations, direct and guaranteed	4,387,409.21	4,883,360.27	4,879,544.16	5,268,841.75
Obligations of States and political subdivisions	15,000.00		241,067.35	508,978.11
Other bonds, notes, and debentures	90,000.00	325,648.80	349,842.70	349,687.54
Loans and discounts (including overdrafts)	2,038,238.92	2,099,118.71	2,246,686.19	2,436,593.06
Furniture and Fixtures	39,619.37	41,494.23	41,821.64	43,646.91
Other assets	47,522.72	33,972.39	39,815.11	43,914.48
Total assets	$ 7,892,439.74	$ 9,133,050.43	$ 9,340,623.11	$10,534,770.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 4,580,176.03	$ 5,386,097.18	$ 5,318,083.88	$ 6,062,479.42
Time deposits of individuals, partnerships, and corporations	2,407,281.01	2,803,984.14	3,031,499.53	3,332,585.02
Deposits of United States Government (including postal savings)	121,862.40	108,058.92	183,704.80	150,254.97
Deposits of States and political subdivisions	205,234.25	205,282.05	205,334.87	205,388.22
Other deposits (certified and officers' checks, etc.)	122,188.97	148,611.40	86,392.05	228,230.14
Total Deposits	$ 7,436,742.66	$ 8,652,033.69	$ 8,825,015.13	$ 9,978,937.77
Other liabilities	$ 65,986.39	$ 77,614.94	$ 88,492.50	$ 109,246.72
CAPITAL ACCOUNTS				
Capital (Common)	$ 250,000.00	$ 250,000.00	$ 250,000.00	$ 250,000.00
Surplus	50,000.00	50,000.00	50,000.00	100,000.00
Undivided profits	89,710.69	103,401.80	127,115.48	96,586.09
Total Capital Accounts	$ 389,710.69	$ 403,401.80	$ 427,115.48	$ 446,586.09
Total Liabilities and Capital Accounts	$ 7,892,439.74	$ 9,133,050.43	$ 9,340,623.11	$10,534,770.58

OFFICERS FOR 1952

Gene E. Griffith, President; C. A. Land, Vice-President; Wm. G. Griffith, Vice-President and Cashier; Ray L. Henning, Assistant Vice-President; Donald T. Kelley, Assistant Cashier; Al Smith, Auditor.

DIRECTORS FOR 1952

John Everett Griffith, D. G. Gordon, A. J. Kirch, C. E. Mitton, Fred M. Manning, J. R. Travis, Gene E. Griffith, Wm. G. Griffith, C. A. Land.

Certificate Issued July 6, 1951 **No. 453**

NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1951

Neil R. Cullen, President; H. J. Bleakley, Vice-President; H. R. Bachman, Jr., Cashier; Wm. Hedges Robinson, Jr., Secretary; Mark H. Harrington, Treasurer.

DIRECTORS FOR 1951

Neil R. Cullen, H. J. Bleakley, Etienne Perenyi, Earl J. Perkins, Paul M. Newstrom, Wm. Hedges Robinson, Jr., Michael Pomponio.

RESOURCES	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances with other banks, including reserve balances, and cash items in process of collection	$ 546,506.00	$ 665,147.04	$ 1,433,071.76
United States Government obligations, direct and guaranteed	409,317.17	798,029.66	1,666,822.72
Loans and discounts (including overdrafts)	138,914.07	993,465.46	2,074,820.10
Furniture and Fixtures	11,128.35	19,187.96	65,253.78
Other assets	2,091.88	1,212.00	1,849.08
Total Assets	$ 1,107,957.47	$ 2,477,042.12	$ 5,241,817.44
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	$ 773,046.99	$ 1,606,496.91	$ 3,334,264.78
Time deposits of individuals, partnerships, and corporations	77,815.58	371,453.58	912,834.76
Deposits of United States Government (including postal savings)	3,516.86	147,838.04	108,939.17
Deposits of States and political subdivisions	25,000.00	50,000.00	500,000.00
Other deposits (certified and officers' checks, etc.)	11,535.54	54,607.15	69,623.57
Total Deposits	$ 890,914.97	$ 2,230,395.68	$ 4,925,662.28
Other liabilities			$ 89,061.48
CAPITAL ACCOUNTS			
Capital (Common)	$ 200,000.00	$ 200,000.00	$ 200,000.00
Surplus	15,000.00	15,000.00	20,000.00
Undivided profits	2,042.50	31,646.44	7,093.68
Total Capital Accounts	$ 217,042.50	$ 246,646.44	$ 227,093.68
Total Liabilities and Capital Accounts	$ 1,107,957.47	$ 2,477,042.12	$ 5,241,817.44

OFFICERS FOR 1952

Etienne Perenyi, Chairman of Board; Neil R. Cullen, President; H. J. Bleakley, Executive Vice-President; H. R. Bachman, Jr., Cashier; Mark H. Harrington, Secretary.

DIRECTORS FOR 1952

H. J. Bleakley, Holt Chew, Neil R. Cullen, Mark H. Harrington, Melvin J. Kern, M. B. Mahoney, Paul M. Newstrom, Etienne Perenyi, Michael Pomponio, Ben A. Radinsky, Sydney E. Shuteran, Anthony F. Zarlengo.

Certificate Issued May 29, 1950 **No. 449**

METROPOLITAN STATE BANK, DERBY

(Adams County)

OFFICERS FOR 1951

Herbert H. Hast, President; Walter Steinwald, Vice-President; Claude D. Baldwin, Cashier and Secretary.

DIRECTORS FOR 1951

Herbert H. Hast, Walter Steinwald, Floyd L. Templeton, Alfred Krogh, Claude D. Baldwin.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 306,911.00	$ 370,727.84	$ 415,185.39	$ 418,368.48
United States Government obligations, direct and guaranteed	162,788.68	402,817.65	501,245.12	599,000.00
Obligations of States and political subdivisions		217.34		
Loans and discounts (including overdrafts)	391,145.70	517,733.85	589,362.97	759,367.93
Bank premises owned	21,000.00	19,000.00	19,000.00	17,950.00
Furniture and Fixtures	11,286.90	10,592.55	16,946.36	16,146.36
Total Assets	$ 893,132.28	$ 1,321,089.23	$ 1,541,739.84	$ 1,810,832.77
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 532,982.06	$ 880,401.39	$ 967,898.40	$ 1,173,649.57
Time deposits of individuals, partnerships, and corporations	99,663.55	179,617.23	268,744.54	363,260.05
Deposits of States and political subdivisions	135,000.00	135,000.00	135,000.00	135,000.00
Other deposits (certified and officers' checks, etc.)	6,613.02	9,221.48	8,210.42	16,177.14
Total Deposits	$ 774,258.63	$ 1,204,240.10	$ 1,379,853.36	$ 1,688,086.76
Other liabilities	4,174.68	2,912.23	43,625.72	2,725.63
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits	3,098.97	3,936.90	8,260.76	10,020.38
Reserves (and retirement account for preferred capital)	1,600.00			
Total Capital Accounts	$ 114,698.97	$ 113,936.90	$ 118,260.76	$ 120,020.38
Total Liabilities and Capital Accounts	$ 893,132.28	$ 1,321,089.23	$ 1,541,739.84	$ 1,810,832.77

OFFICERS FOR 1952

Herbert H. Hast, President; Walter Steinwald, Vice-President; C. L. Erickson, Cashier-Secretary; H. J. Fash, Assistant Cashier.

DIRECTORS FOR 1952

Alfred Krogh, Floyd L. Templeton, Walter Steinwald, C. L. Erickson, Herbert H. Hast.

Certificate Issued April 27, 1908 **No. 41**

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1951

G. D. Taylor, President; W. E. Neal, Vice-President; T. R. Yowell, Cashier.

DIRECTORS FOR 1951

G. D. Taylor, E. W. Neal, R. N. Musgrave.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 683,219.62	$ 838,577.06	$ 859,533.75	$ 914,677.97
United States Government obligations, direct and guaranteed	527,500.00	1,127,000.00	617,000.00	1,217,000.00
Obligations of States and political subdivisions	13,230.99	14,985.90	14,692.96	20,163.13
Loans and discounts (including overdrafts)	1,372,633.90	1,138,575.73	1,337,729.45	1,135,047.34
Bank premises owned	1,501.00	1.00	1.00	1.00
Furniture and Fixtures		1,750.00	1,000.00	2,000.00
Other assets	5,000.00	5,982.73	4,500.00	4,000.00
Total Assets	$ 2,603,085.51	$ 3,126,872.42	$ 2,834,457.16	$ 3,292,889.44
LIABILITIES				
Demand deposits of individuals,, partnerships, and corporations	$ 1,204,976.82	$ 1,730,672.24	$ 1,333,935.66	$ 1,717,314.80
Time deposits of individuals, partnerships, and corporations	822,682.93	832,404.98	908,626.12	976,726.25
Deposits of United States Government (including postal savings)	5,079.19	4,817.06	6,822.54	4,620.53
Deposits of States and political subdivisions	290,682.39	275,174.26	304,021.97	291,546.79
Other deposits (certified and officers' checks, etc.)	41,000.52		12,199.15	18,404.34
Total deposits	$ 2,364,421.85	$ 2,865,756.48	$ 2,565,605.44	$ 3,008,612.71
Other liabilities	30,000.00	30,000.00	30,000.00	30,000.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 100,000.00
Surplus	100,000.00	115,000.00	115,000.00	100,000.00
Undivided profits	33,663.66	26,115.94	33,851.72	39,276.73
Reserves (and retirement account for preferred capital)		15,000.00	15,000.00	15,000.00
Total Capital Accounts	$ 208,663.66	$ 231,115.94	$ 223,851.72	$ 254,276.73
Total Liabilities and Capital Accounts	$ 2,603,085.51	$ 3,126,872.42	$ 2,834,457.16	$ 3,292,889.44

OFFICERS FOR 1952

G. D. Taylor, President; E. W. Neal, Vice-President; T. R. Yowell, Cashier-Secretary.

DIRECTORS FOR 1952

G. D. Taylor, E. W. Neal, Wilson Brumley.

Certificate Issued January 17, 1949 **No. 446**

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1951

F. A. Sitton, President; Geo. F. Hudson, Vice-President; Sherman Montgomery, Cashier and Secretary.

DIRECTORS FOR 1951

F. A. Sitton, Paul Martin, Max Dalton, Helen S. Vetter, Geo. F. Hudson.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 284,253.02	$ 305,415.70	$ 317,567.51	$ 501,318.52
United States Government obligations, direct and guaranteed	210,000.00	210,000.00	210,000.00	210,000.00
Obligations of States and political subdivisions	2,833.86	6,546.94	2,056.25	5,385.74
Loans and discounts (including overdrafts)	578,840.16	433,478.95	443,233.40	353,720.53
Furniture and Fixtures	7,945.42	7,150.88	7,150.88	6,593.20
Total Assets	$ 1,083,872.46	$ 962,592.47	$ 980,008.04	$ 1,077,017.99
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 534,301.65	$ 439,169.50	$ 479,075.53	$ 531,646.14
Time deposits of individuals, partnerships, and corporations	173,331.58	161,697.10	124,918.08	242,297.67
Deposits of United States Government (including postal savings)				1,171.30
Deposits of States and political subdivisions	205,055.38	189,498.56	218,751.27	121,907.82
Other deposits (certified and officers' checks, etc.)	23,758.76	10,050.05	5,022.34	17,819.60
Total Deposits	$ 936,447.37	$ 800,415.21	$ 827,767.22	$ 914,842.53
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	22,425.09	37,177.26	27,240.82	37,175.46
Total Capital Accounts	$ 147,425.09	$ 162,177.26	$ 152,240.82	$ 162,175.46
Total Liabilities and Capital Accounts	$ 1,083,872.46	$ 962,592.47	$ 980,008.04	$ 1,077,017.99

OFFICERS FOR 1952

F. A. Sitton, President; George F. Hudson, Vice-President; Bruce M. Brandt, Cashier-Secretary.

DIRECTORS FOR 1952

Max Dalton, George F. Hudson, Paul Martin, F. A. Sitton, W. A. Thompson.

Certificate Issued May 19, 1937 **No.** 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1951

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier and Secretary; W. L. Happel, Asst. Cashier.

DIRECTORS FOR 1951

C. L. Larsen, James G. Milne, Pearl M. Larsen, Robert G. Smith, F. A. Tyson.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 642,569.34	$ 617,774.17	$ 703,317.62	$ 568,463.99
United States Government obligations, direct and guaranteed	1,403,445.88	1,005,695.00	1,066,212.87	968,352.00
Obligations of States and political subdivisions	906.87	2,038.16	889.63	2,431.12
Corporate stocks (including stock of Federal Reserve Bank)	2,250.00	2,250.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	712,599.17	938,986.03	838,953.97	1,029,224.40
Bank premises owned	3,250.00	3,000.00	2,750.00	2,500.00
Furniture and Fixtures	1,904.63	3,446.57	3,305.91	2,944.55
Total Assets	$ 2,766,925.89	$ 2,573,189.93	$ 2,618,430.00	$ 2,576,916.06
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,090,103.86	$ 1,669,644.80	$ 1,855,539.74	$ 1,702,451.18
Time deposits of individuals, partnerships, and corporations	336.065.75	317,926.40	414,079.24	395,772.95
Deposits of United States Government (including postal savings)	38,470.14	23,054.34	23,975.35	18,744.05
Deposits of States and political subdivisions	133,411.94	123,368.19	139,087.68	128,097.27
Other deposits (certified and officers' checks, etc.)	10,874.20	5,196.20	7,747.99	1,850.61
Total Deposits	$ 2.608,925.89	$ 2,139,189.93	$ 2,440,430.00	$ 2,246,916.06
Bills payable, rediscounts, and other liabilities for borrowed money		$ 260,000.00		$ 140,000.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 50.000.00	$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	83,000.00	99,000.00	78,000.00	90,000.00
Total Capital Accounts	$ 158,000.00	$ 174,000.00	$ 178,000.00	$ 190,000.00
Total Liabilities and Capital Accounts	$ 2,766,925.89	$ 2,573,189.93	$ 2,618,430.00	$ 2,576,916.06

OFFICERS FOR 1952

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier-Secretary; W. L. Happel, Assistant Cashier.

DIRECTORS FOR 1952

C. L. Larsen, James G. Milne, Pearl M. Larsen, Robert G. Smith, F. A. Tyson.

Certificate Issued January 3, 1951 **No. 452**

ENGLEWOOD STATE BANK, ENGLEWOOD

(Arapahoe County)

OFFICERS FOR 1951

John C. Murphy, President; Winston S. Howard, Vice-President; C. C. Van Dyke, Cashier-Secretary; Ben C. Waggoner, Assistant Cashier.

DIRECTORS FOR 1951

John C. Murphy, Winston S. Howard, Donald H. Johns, Ben Waggoner, C. C. Van Dyke.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 330,782.61	$ 685,454.39	$ 895,482.32	$ 751,451.24
United States Government obligations, direct and guaranteed	855,510.94	1,000,771.41	1,099,651.61	2,137,458.87
Obligations of States and political subdivisions			180,424.73	218,833.43
Corporate stocks (including stock of Federal Reserve Bank)				5,400.00
Loans and discounts (including overdrafts)	338,391.23	993,452.86	1,459,241.01	1,949,908.75
Furniture and Fixtures	33,273.46	36,000.00	39,000.00	55,815.10
Other assets	1,045.52		401.29	2,329.21
Total Assets	$ 1,559,003.76	$ 2,715,678.66	$ 3,674,200.96	$ 5,121,196.60
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 742,153.64	$ 1,521,554.17	$ 2,068,663.76	$ 2,297,254.45
Time deposits of individuals, partnerships, and corporations	118,999.25	290,371.86	491,195.20	650,558.93
Deposits of United States Government (including postal savings)	22,798.16	29,077.05	42,649.10	27,543.18
Deposits of States and political subdivisions	387,982.62	552,593.32	743,124.74	1,348,301.04
Other deposits (certified and officers' checks, etc.)	91,945.34	107,658.61	77,165.53	506,187.53
Total Deposits	$ 1,363,879.01	$ 2,501,255.01	$ 3,422,798.33	$ 4,829,845.13
CAPITAL ACCOUNTS				
Capital (Common)	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	15,124.75	34,423.65	71,402.63	111,351.47
Total Capital Accounts	$ 195,124.75	$ 214,423.65	$ 251,402.63	$ 291,351.47
Total Liabilities and Capital Accounts	$ 1,559,003.76	$ 2,715,678.66	$ 3,674,200.96	$ 5,121,196.60

OFFICERS FOR 1952

J. C. Murphy, President; Winston S. Howard, Ben E. Waggoner, Vice-Presidents; C. C. Van Dyke, Cashier-Secretary; Ivan L. Woodring, Assistant Vice-President.

DIRECTORS FOR 1952

J. C. Murphy, Harry Groussman, Leo C. Hollberg, Donald H. Johns, Winston S. Howard, Ben E. Waggoner, C. C. Van Dyke.

Certificate Issued March 16, 1915 **No. 285**

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1951

Charles J. Elzi, President; William Whiles, Vice-President; William Whiles, Cashier and Secretary; Owen E. Goodspeed, Assistant Cashier.

DIRECTORS FOR 1951

Charles J. Elzi, James Brennan, William E. Brennan, William Whiles.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 209,902.73	$ 231,808.22	$ 259,653.94	$ 199,579.90
United States Government obligations, direct and guaranteed	676,000.00	676,000.00	676,000.00	676,000.00
Obligations of States and political subdivisions	24,852.17	25,887.08	27,245.50	27,467.28
Other bonds, notes and debentures	25,002.00	25,001.00	25,002.00	25,000.00
Loans and discounts (including overdrafts)	230,571.99	293,700.43	249,137.97	338,771.44
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	$ 1,166,331.89	$ 1,252,399.73	$ 1,237,042.41	$ 1,266,821.62
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 657,968.46	$ 745,928.48	$ 713,449.35	$ 714,320.55
Time deposits of individuals, partnerships, and corporations	287,779.39	293,233.99	308,704.18	328,539.08
Deposits of United States Government (including postal savings)	5,262.50	5,287.50	3,556.25	3,893.75
Deposits of States and political subdivisions	68,365.71	63,934.52	65,417.73	66,455.36
Other deposits (certified and officers' checks, etc.)	17,806.66	7,457.78	7,848.33	7,392.54
Total Deposits	$ 1,037,182.72	$ 1,115,842.27	$ 1,098,975.84	$ 1,120,601.28
Other liabilities		2.80		3,000.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus	70,000.00	70,000.00	70,000.00	70,000.00
Undivided profits	22,304.00	31,549.23	31,215.51	38,214.91
Reserves (and retirement account for preferred capital)	6,845.17	5,005.43	6,851.06	5,005.43
Total Capital Accounts	$ 129,149.17	$ 136,554.66	$ 138,066.57	$ 143,220.34
Total Liabilities and Capital Accounts	$ 1,166,331.89	$ 1,252,399.73	$ 1,237,042.41	$ 1,266,821.62

OFFICERS FOR 1952

Chas. J. Elzi, President; William Whiles, Vice-President, Cashier and Secretary; Owen E. Goodspeed, Assistant Cashier

DIRECTORS FOR 1952

James Brennan, Wm. E. Brennan, Chas. J. Elzi, William Whiles

Certificate Issued June 24, 1908 **No. 37**

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1951

Charles F. Hix, President; William G. Lewis, Vice-President; W. Kyle Miller, Cashier and Secy.; Roberta C. Straub, Asst. Cashier

DIRECTORS FOR 1951

Charles F. Hix, Elsie J. Hix, William G. Lewis

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 423,518.25	$ 218,320.24	$ 503,786.61	$ 364,081.38
United States Government obligations, direct and guaranteed	232,000.00	631,182.00	332,000.00	531,058.00
Obligations of States and political subdivisions	15,500.00	15,500.00	10,500.00	10,500.00
Other bonds, notes, and debentures	25,000.00	15,000.00	5,000.00	
Loans and discounts, (including overdrafts)	593,836.45	413,982.03	625,076.28	631,664.47
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	$ 1,289,856.70	$ 1,293,986.27	$ 1,476,364.89	$ 1,537,305.85
LIABILITIES				
Demand deposits of individuals, partnerships, and corportions	$ 851,334.65	$ 745,077.15	$ 950,608.78	$ 815,911.47
Time deposits of individuals, partnerships, and corporations	195,349.16	257,721.21	289,855.88	384,783.32
Deposits of United States Government (including postal savings)	13,181.01	15,564.89	9,097.09	11,596.85
Deposits of States and political subdivisions	93,541.67	125,947.73	87,129.83	162,208.49
Other deposits (certified and officers' checks, etc.)	29,318.85	35,318.85	32,318.85	45,318.85
Total Deposits	$ 1,182,725.34	$ 1,179,629.83	$ 1,369,010.43	$ 1,419,818.98
Other liabilities	$ 3,438.51	$ 2,158.03	$ 2,043.15	$ 1,462.59
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	65,000.00
Undivided profits	28,692.85	37,198.41	30,311.31	26,024.28
Total Capital Accounts	$ 103,692.85	$ 112,198.41	$ 105,311.31	$ 116,024.28
Total Liabilities and Capital Accounts	$ 1,289,856.70	$ 1,293,986.27	$ 1,476,364.89	$ 1,537,305.85

OFFICERS FOR 1952

Charles F. Hix, President; William G. Lewis, Vice-President; W. Kyle Miller, Cashier-Secretary; Roberta C. Straub, Assistant Cashier.

DIRECTORS FOR 1952

Charles F. Hix, Elsie J. Hix, Wiliam G. Lewis

Certificate Issued January 26, 1914 No. 1

BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1951

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier and Secretary; Violet W. Bullock, Asst. Cashier.

DIRECTORS FOR 1951

J. C. Singleton, N. S. Rutherford, John Singleton, Jr., John M. Boyle.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 289,590.44	$ 390,560.87	$ 278,105.80	$ 363,753.23
United States Government obligations, direct and guaranteed	309,600.00	309,200.00	309,200.00	309,200.00
Obligations of States and political subdivisions	7,000.00		7,000.00	7,000.00
Other bonds, notes, and debentures		7,000.00		
Loans and discounts (including overdrafts)	90,264.78	96,074.69	150,024.11	149,871.78
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	3.00	3.00	3.00	3.00
Other assets				1,200.00
Total Assets	$ 687,460.22	$ 802,840.56	$ 744,334.91	$ 831,030.01
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 420,604.51	$ 548,996.46	$ 425,528.66	$ 527,178.24
Time deposits of individuals, partnerships, and corportions	69,846.96	76,742.78	71,038.28	69,538.61
Deposits of States and political subdivisions	137,674.29	116,204.92	184,086.35	169,490.86
Total Deposits	$ 628,125.76	$ 741,944.16	$ 680,653.29	$ 766,207.71
Other liabilities	204.60		267.84	357.12
CAPITAL ACCOUNTS				
Capital (Common)	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus	30,000	30,000.00	30,000.00	30,000.00
Undivided profits	19,129.86	20,896.40	23,413.78	24,465.18
Total Capital Accounts	$ 59,129.86	$ 60,896.40	$ 63,413.78	$ 64,465.18
Total Liabilities and Capital Accounts	$ 687,460.22	$ 802,840.56	$ 744,334.91	$ 831,030.01

OFFICERS FOR 1952

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier-Secretary; Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1952

J. C. Singleton, N. S. Rutherford, John Singleton, Jr., John M. Boyle.

Certificate Issued February 10, 1910 **No. 50**

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1951

M. B. Rhode, President; W. M. Ward, Exec. Vice-President; R. W. Whyte, Cashier and Sec'y.

DIRECTORS FOR 1951

M. B. Rhode, W. M. Ward, R. W. Whyte, W. E. Scott, N. Fern Ward.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 395,938.73	$ 644,794.66	$ 465,196.50	$ 952,909.95
United States Government obligations, direct and guaranteed	1,044,700.00	1,044,700.00	937,700.00	1,137,700.00
Obligations of States and political subdivisions	43,000.00	93,000.00	89,000.00	180,000.00
Loans and discounts (including overdrafts)	871,834.64	975,090.44	1,139,413.52	1,040,483.49
Furniture and Fixtures	4,000.00	4,500.00	4,500.00	3,500.00
Other Assets				336.20
Total Assets	$ 2,359,473.37	$ 2,762,085.10	$ 2,635,810.02	$ 3,314,929.64
LIABILTIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,810,804.30	$ 2,073,241.45	$ 1,851,160.14	$ 2,421,851.66
Time deposits of individuals, partnerships, and corporations	179,900.81	281,822.89	376,950.41	437,687.13
Deposits of States and political subdivisions	116,874.55	132,821.31	141,724.10	166,231.30
Other deposits (certified and officers' checks, etc.)	5,587.36	8,129.31	9,938.85	10,473.28
Total Deposits	$ 2,113,167.02	$ 2,496,014.96	$ 2,379,773.50	$ 3,036,243.37
Other liabilities		18,750.00		22,500.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00
Surplus	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits	78,000.00	70,000.00	94,000.00	75,000.00
Reserves (and retirement account for preferred capital)	18,306,35	27,320.14	12,036.52	31,186.27
Total Capital Accounts	$ 246,306.35	$ 247,320.14	$ 256,036.52	$ 256,186.27
Total Liabilities and Capital Accounts	$ 2,359,473.37	$ 2,762,085.10	$ 2,635,810.02	$ 3,314,929.64

OFFICERS FOR 1952

M. B. Rhode, President; W. M. Ward, Executive Vice-President; R. W. Whyte, Cashier-Sec'y.

DIRECTORS FOR 1952

M. B. Rhode, W. M. Ward, R. W. Whyte, W. E. Scott, N. Fern Ward.

Certificate Issued August 24, 1915 **No. 291**

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1951

J. H. Bloedorn, President; C. F. Bloedorn, Vice-President; H. B. Bloedorn, Cashier-Secretary A. E. Graves, Florence Arbuthnot, H. E. Head, J. H. Bloedorn, Jr., Assistant Cashiers.

DIRECTORS FOR 1951

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys, J. H Bloedorn, Jr.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,321,380.63	$ 1,241,704.01	$ 1,296,265.44	$ 1,715,817.63
United States Government obligations, direct and guaranteed	1,638,689.56	1,738,962.50	1,738,526.50	1,738,138.13
Obligations of States and political subdivisions	10.06	477.26		169.58
Corporate stocks (including stock of Federal Reserve Bank)	15,000.00	15,000.00	18,000.00	18,000.00
Loans and discounts (including overdrafts)	3,681,918.92	4,317,377.05	4,032,462.67	4,825,440.73
Bank premises owned	1.00	1.00	1.00	1.00
Other assets	4,061.71	9,285.13	4,642.57	6,607.58
Total Assets	$ 6,661,061.88	$ 7,322,806.95	$ 7,089,898.18	$ 8,304,174.65
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 4,287,055.53	$ 4,734,840.62	$ 4,294,470.39	$ 5,322,608.27
Time deposits of individuals, partnerships, and corporations	1,179,014.99	1,286,282.14	1,496,349.81	1,614,834.94
Deposits of United States Government (including postal savings)	90,080.13	167,039.89	82,610.03	97,230.74
Deposits of States and political subdivisions	313,225.74	298,460.12	386,069.80	293,794.39
Other deposits (certified and officers' checks, etc.)	81,313.88	74,921.42	23,946.18	111,317.68
Total Deposits	$ 5,950,690.27	$ 6,561,544.19	$ 6,283,446.21	$ 7,439,786.02
Other liabilities				$ 15,992.04
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 200,000.00	$ 200,000.00
Surplus	400,000.00	400,000.00	400,000.00	400,000.00
Undivided profits	210,371.61	261,262.76	206,451.97	248,396.59
Total Capital Accounts	$ 710,371,61	$ 761,262.76	$ 806,451.97	$ 848,396.59
Total Liabilities and Capital Accounts	$ 6,661,061.88	$ 7,322,806.95	$ 7,089,898.18	$ 8,304,174.65

OFFICERS FOR 1952

J. H. Bloedorn, President; H. B. Bloedorn, Executive Vice-President; C. F. W. Bloedorn, A. E. Graves, Vice-Presidents; J. H. Bloedorn, Jr., Cashier; Florence Arbuthnot, H. E. Head, C. L. Williams, H. K. Schug, Jr., Assistant Cashiers.

DIRECTORS FOR 1952

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys, J. H Bloedorn, Jr.

Certificate Issued August 6, 1908 **No. 52**

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1951

H. W. Fox, President; Joe M. Fox, Vice-President; Joe M. Fox, Cashier; Faye I. Buswell, Asst. Cashier.

DIRECTORS FOR 1951

H. W. Fox, Joe M. Fox, A. A. Keeling, J. A. McClaren, Ben Tillotson.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 277,884.27	$ 515,991.14	$ 399,576.41	$ 603,048.00
United States Government obligation. direct and guaranteed	378,116.50	379,202.75	379,202.75	379,320.25
Obligations of States and political subdivisions	8,418.90	10,967.78	9,200.00	18,855.19
Other bonds, notes, and debentures	1,500.00	1,500.00	1,500.00	1,500.00
Loans and discounts (including overdrafts)	591,721.11	570.340.21	596,203.12	559,484.86
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	$ 1,257,642.78	$ 1,478,003.88	$ 1,385,684.28	$ 1,562,210.30
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 756,867.29	$ 894,634.22	$ 771,702.31	$ 881,846.10
Time deposits of individuals, partnerships, and corporations	287,872.45	351,160.96	372,003.03	441,896.74
Deposits of United States Government (including postal savings)	6,653.48	6,215.82	6,839.83	5,819.41
Deposits of States and political subdivisions	125,568.20	139,106.06	137,066.23	129,171.99
Other deposits (certified and officers' checks, etc.)	5,261.59	4,763.69	10,202.86	13,447.72
Total Deposits	$ 1,182,223.01	$ 1,395,880.75	$ 1,297,814.26	$ 1,472,181.96
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	25,419.77	32,123.13	37,870.02	40,028.34
Total Capital Accounts	$ 75,419.77	$ 82,123.13	$ 87,870.02	$ 90,028.34
Total Liabilities and Capital Accounts	$ 1,257,642.78	$ 1,478,003.88	$ 1,385,684.28	$ 1,562,210.30

OFFICERS FOR 1952

H. W. Fox, President; Joe M. Fox, Vice-President & Cashier; Faye I. Buswell, Asst. Cashier.

DIRECTORS FOR 1952

H. W. Fox, Joe M. Fox, A. A. Keeling, J. A. McClaren, Ben Tillotson

Certificate Issued March 18, 1946 **No. 440**

FIRST STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1951

Emmett Elizondo, President; Ernest J. Turner, Vernon G. Huntley, Vice-Presidents; D. Earle Brumbaugh, Cashier-Secretary.

DIRECTORS FOR 1951

Emmett Elizondo, Ernest J. Turner, Lincoln D. Coit, Chas. S. Wilson, J. C. Wolfenbarger, D. Earle Brumbaugh, Vernon G. Huntley.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 274,305.10	$ 376,348.48	$ 364,960.74	$ 300,344.13
United States Government obligations, direct and guaranteed	426,049.46	425,477.68	425,000.00	484,730.00
Loans and discounts (including overdrafts)	394,231.87	411,350.37	409,289.54	416,755.83
Furniture and Fixtures	2,852.66	8,948.59	8,017.31	7,441.69
Total Assets	$ 1,097,439.09	$ 1,222,125.12	$ 1,207,267.59	$ 1,209,271.65
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 516,748.38	$ 706,814.77	$ 612,682.82	$ 598,280.75
Time deposits of individuals, partnerships, and corporations	177,773.43	181,575.50	203,218.89	219,452.28
Deposits of United States Government (including postal savings)	4,355.75	5,437,00	4,643.25	3,737.00
Deposits of States and political subdivisions	316,152.64	242,940.00	293,692.70	291,805.30
Other deposits (certified and officers' checks, etc.)	1,474.61	488.52	6,013.13	337.63
Total Deposits	$ 1,016,504.81	$ 1,137,255.79	$ 1,120,250.79	$ 1,113,612.96
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	30,000.00	30,000.00	30,000.00	35,000.00
Undivided profits	934.28	4,869.33	7,016.80	10,658.69
Total Capital Accounts	$ 80,934.28	$ 84,869.33	$ 87,016.80	$ 95,658.69
Total Liabilities and Capital Accounts	$ 1,097,439.09	$ 1,222,125.12	$ 1,207,267.59	$ 1,209,271.65

OFFICERS FOR 1952

Emmett Elizondo, President; Ernest J. Turner, Vice-President; D. Earle Brumbaugh, Cashier-Secretary; Mary A. Etchemendy, Assistant Cashier.

DIRECTORS FOR 1952

Lincoln D. Coit, V. G. Huntley, J. C. Wolfenbarger, Chas. S. Wilson, Ernest J. Turner, Emmett Elizondo, D. Earle Brumbaugh.

Certificate Issued June 30, 1915 **No. 288**

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1951

H. E. McKeever, President; J. B. McKeever, Vice-President; L. R. Coy, Cashier and Secy.; C. B. Kennedy, Assistant Cashier.

DIRECTORS FOR 1951

L. R. Coy, M. H. Durham, Joe Musick, H. E. McKeever, L. N. Thompson.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 203,910.98	$ 223,479.46	$ 284,207.31	$ 281,973.07
United States Government obligations, direct and guaranteed	410,141.50	412,372.75	415,952.75	486,285.50
Loans and discounts (including overdrafts)	408,599.04	433,019.01	365,165.02	507,097.09
Bank premises owned	1.00	1.00	1.00	12,500.00
Furniture and Fixtures	1.00	1.00	1.00	2,500.00
Real estate owned other than bank premises				1.00
Total Assets	$ 1,022,653.52	$ 1,068,873.22	$ 1,065,327.08	$ 1,290,356.66
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 648,313.43	$ 667,842.06	$ 635,665.39	$ 820,684.63
Time deposits of individuals, partnerships, and corporations	70,309.58	81,345.76	107,920.58	130,339.10
Deposits of United States Government (including postal savings)	4,650.54	3,813.50	4,742.50	15,327.91
Deposits of States and political subdivisions	191,719.12	194,408.85	196,792.98	192,146.13
Other deposits (certified and officers' checks, etc.)	17,047.14	30,020.82	19,707.68	36,439.79
Total Deposits	$ 932,039.81	$ 977,430.99	$ 964,829.13	$ 1,194,937.56
Other liabilities		1,050.00	1,050.00	1,050.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 35,000 00	$ 35,000.00	$ 35,000.00	$ 35,000.00
Surplus	35,000.00	35,000.00	35,000.00	35,000.00
Undivided profits	20,613.71	20,392.23	29,447.95	24,369.10
Total Capital Accounts	$ 90,613.71	$ 90,392.23	$ 99,447.95	$ 94,369.10
Total Liabilities and Capital Accounts	$ 1,022,653.52	$ 1,068,873.22	$ 1,065,327.08	$ 1,290,356.66

OFFICERS FOR 1952

H. E. McKeever, President; J. B. McKeever, Vice-President; L. R. Coy, Cashier; C. B. Kennedy, Assistant Cashier.

DIRECTORS FOR 1952

L. R. Coy, M. H. Durham, Joe Musick, H. E. McKeever, L. N. Thompson.

Certificate Issued June 16, 1950 **No. 450**

MIDDLE PARK BANK, GRANBY

(Grand County)

OFFICERS FOR 1951

Charles F. Free, President; R. A. Jennings, Vice-President; Ivan L. Woodring, Cashier and Secretary.

DIRECTORS FOR 1951

Julie R. Spencer, I. V. Wagers, Earl L. Payne, Charles F. Free, Harry Morris, M. P. Ogden, R. A. Jennings.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 199,364.72	$ 260,921.08	$ 226,562.06	$ 260,820.18
United States Government obligations, direct and guaranteed	220,418.03	330,634.73	380,279.22	585,665.82
Loans and discounts (including overdrafts)	279,357.30	319,409.80	403,920.06	366,265.44
Furniture and Fixtures	7,800.64	6,947.71	7,215.64	6,369.69
Other assets	28.37	55.64	1,021.82	750.94
Total Assets	$ 706,969.06	$ 917,968.96	$ 1,018,998.80	$ 1,219,872.07
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 316,259.86	$ 397,509.75	$ 445,661.72	$ 502,790.45
Time deposits of individuals, partnerships, and corporations	103,240.89	147,177.59	147,841.40	190,849.71
Deposits of United States Government (including postal savings)				34,752.00
Deposits of States and political subdivisions	200,138.96	287,322.22	321,285.43	383,573.39
Other deposits (certified and officers' checks, etc.)	12,642.82	4,691.55	20,922.53	15,704.46
Total Deposits	$ 632,282.53	$ 836,701.11	$ 935,711.08	$ 1,127,670.01
Other liabilities	$ 11,954.60	$ 13,698.20	$ 11,235.07	$ 11,938.50
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	10,000.00	10,000.00	10,000.00	15,000.00
Undivided profits	2,731.93	7,569.65	12,052.65	15,263.56
Total Capital Accounts	$ 62,731.93	$ 67,569.65	$ 72,052.65	$ 80,263.56
Total Liabilities and Capital Accounts	$ 706,969.06	$ 917,968.96	$ 1,018,998.80	$ 1,219,872.07

OFFICERS FOR 1952

R. A. Jennings, President; M. P. Ogden, Vice-President; T. E. Jennings, Cashier-Secretary.

DIRECTORS FOR 1952

R. A. Jennings, M. P. Ogden, H. A. Selak, Earl L. Payne, Julie R. Spencer.

Certificate Issued November 16, 1925 **No. 422**

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1951

E. L. Bacon, President; LeRoy Bacon, C. E. Poister, W. D. Ela, Vice-Presidents; W. D. Ela, Cashier-Secretary; H. P. Johnson, H. T. Steffens, Assistant Vice-Presidents; J. E. Brown, J. K. Morris, R. D. Tongish, Assistant Cashiers.

DIRECTORS FOR 1951

E. L. Bacon, LeRoy Bacon, W. D. Ela, C. L. Mann, C. E. Poister.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,906,485.43	$ 3,680,898.15	$ 2,244,285.89	$ 3,455,585.03
United States Government obligations, direct and guaranteed	2,165,140.57	2,164,325.44	2,249,669.66	2,415,184.50
Obligations of States and political subdivisions	234,088.83	208,248.15	201,605.17	164,311.43
Other bonds, notes, and debentures	54,901.50	54,901.50	29,975.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)	13,500.00	13,500.00	13,500.00	15,000.00
Loans and discounts (including overdrafts)	3,815,026.45	4,242,563.94	4,296,627.25	4,686,249.51
Bank premises owned	79,000.00	73,000.00	67,000.00	59,000.00
Furniture and Fixtures	24,000.00	22,700.00	19,900.00	18,900.00
Other assets	9,937.03	865.68	1,512.74	6,638.99
Total Assets	$ 8,302,079.81	$10,461,002.86	$ 9,124,075.71	$10,830,869.46
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 5,245,621.47	$ 6,296,480.68	$ 5,713,543.89	$ 6,149,595.50
Time deposits of individuals, partnerships, and corporations	1,117,679.71	1,157,725.38	1,211,606.14	1,439,385.03
Deposits of United States Government (including postal savings)	128,171.14	110,082.48	224,875.14	122,989.95
Deposits of States and political subdivisions	357,143.56	509,908.91	704,386.60	855,605.35
Deposits of banks	897,435.05	1,770,762.81	671,847.82	1,642,614.12
Other deposits (certified and officers' checks, etc.)	28,170.64	62,346.07	62,009.47	45,186.55
Total Deposits	$ 7,774,221.57	$ 9,907,306.33	$ 8,588,269.06	$10,255,376.56
Other liabilities	$ 1,295.39	$ 1,544.38	$ 2,358.49	$ 30,698.28
CAPITAL ACCOUNTS				
Capital (Common)	$ 200,000.00	$ 200,000.00	0 200,000.00	$ 200,000.00
Surplus	250,000.00	250,000.00	275,000.00	300,000.00
Undivided profits	76,562.85	102,152.15	58,448.16	44,794.68
Total Capital Accounts	$ 526,562.85	$ 552,152.15	$ 533,448.16	$ 544,794.68
Total Liabilities and Capital Accounts	$ 8,302,079.81	$10,461,002.86	$ 9,124,075.71	$10,830,869.46

OFFICERS FOR 1952

E. L. Bacon, President; LeRoy Bacon, C. E. Poister, W. D. Ela, Vice-Presidents; W. D. Ela, Cashier-Secretary; H. Parker Johnson, Harry T. Steffens, Assistant Vice-Presidents; J. E. Brown, J. K. Morris, R. D. Tongish, Chester Moore, Alice Elder, Assistant Cashiers.

DIRECTORS FOR 1952

E. L. Bacon, LeRoy Bacon, W. D. Ela, C. L. Mann, C. E. Poister.

Certificate Issued February 24, 1908 No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1951

C. N. Jackson, President; D. H. Jackson, Vice-President; F. B. Klein, Cashier-Secretary; M. R. Melcher, M. W. McGrew, Assistant Cashiers.

DIRECTORS FOR 1951

C. N. Jackson, D. H. Jackson, F. B. Klein, H. W. McGilp, A. C. Clough, W. R. Kelly, C. W. von Trotha.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 773,043.44	$ 1,138,171.43	$ 963,783.43	$ 1,552,325.09
United States Government obligations, direct and guaranteed	1,580,714.00	1,202,605.00	1,001,631.00	1,143,352.63
Obligations of States and political subdivisions	576,558.87	499,520.02	374,377.23	362,582.48
Other bonds, notes, and debentures	223,218.50	213,218.50	169,817.50	57,867.50
Loans and discounts (including overdrafts)	2,115,503.16	2,536,138.21	2,905,697.41	3,211,410.37
Total Assets	$ 5,269,037.97	$ 5,589,653.16	$ 5,415,306.57	$ 6,327,538.07
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,479,291.08	$ 2,756,826.71	$ 2,413,248.53	$ 2,863,506.90
Time deposits of individuals, partnerships, and corporations	2,291,774.92	2,308,722.79	2,366,289.09	2,586,475.29
Deposits of United States Government (including postal savings)	73,570.07	57,168.40	52,095.66	56,578.94
Deposits of States and political subdivisions	86,547.05	64,196.42	175,702.05	344,343.88
Other deposits (certified and officers' checks, etc.)	12,854.28	34,057.91	18,055.06	54,181.83
Total Deposits	$ 4,944,037.40	$ 5,220,972.23	$ 5,025,390.39	$ 5,905,086.84
Other liabilities	$ 17,913.06	$ 28,439.42	$ 35,559.70	$ 40,559.40
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	100,000.00	100,000.00	125,000.00	200,000.00
Undivided profits	92,087.51	125,241.51	129,356.48	81,891.83
Reserves (and retirement account for preferred capital)	15,000.00	15,000.00		
Total Capital Accounts	$ 307,087.51	$ 340,241.51	$ 354,356.48	$ 381,891.83
Total Liabilities and Capital Accounts	$ 5,269,037.97	$ 5,589,653.16	$ 5,415,306.57	$ 6,327,538.07

OFFICERS FOR 1952

C. N. Jackson, President; D. H. Jackson, Executive Vice-President; C. W. von Trotha, Vice-President; Howard N. Haworth, Cashier-Secretary; Lloyd E. Roberts, Albert H. Olsen, Assistant Cashiers.

DIRECTORS FOR 1952

C. N. Jackson, D. H. Jackson, W. R. Kelly, H. W. McGilp, C. B. Sanborn, C. W. von Trotha, H. N. Haworth.

Certificate Issued December 23, 1910 **No. 207**

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1951

A. E. Fordham, President; Frank S. Eastman, Vice-President; Frank S. Eastman, Cashier; Sam C. Hartman, Jack D. Ritter, Assistant Cashiers.

DIRECTORS FOR 1951

A. E. Fordham, Ralph R. Allen, Lang Spann, Craig A. Goodwin, Warren R. Mergelman, Frank S. Eastman.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 396,160.03	$ 613,283.19	$ 480,621.60	$ 550,729.80
United States Government obligations, direct and guaranteed	373,200.00	523,200.00	195,200.00	295,200.00
Obligations of States and political subdivisions	41,000.00	31,000.00	31,000.00	26,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,900.00	4,200.00	4,200.00	4,500.00
Loans and discounts (including overdrafts)	942,308.88	806,836.65	1,019,227.36	916,211.51
Furniture and Fixtures	4,900.00	4,500.00	7,322.25	6,500.00
Other assets	1,006.60		17,350.00	
Total Assets	$ 1,762,475.51	$ 1,983,019.84	$ 1,754,921.21	$ 1,799,141.31
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,069,081.17	$ 1,445,299.54	$ 1,107,863.47	$ 1,287,015.01
Time deposits of individuals, partnerships, and corporations	150,818.75	181,091.92	180,969.74	196,707.94
Deposits of United States Government (including postal savings)	11,247.13	3,984.63	6,778.38	6,590.88
Deposits of States and political subdivisions	313,240.23	177,522.72	168,642.27	111,439.88
Total Deposits	$ 1,544,387.28	$ 1,807,898.81	$ 1,464,253.86	$ 1,601,753.71
Bills payable, rediscounts, and other liabilities for borrowed money	$ 59,750.00		$ 99,900.00	
Other liabilities	$ 4,295.85	$ 13,763.74	$ 17,858.56	$ 24,392.60
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	90,000.00	90,000.00	100,000.00	100,000.00
Undivided profits	14,042.38	21,357.29	22,908.79	22,995.00
Total Capital Accounts	$ 154,042.38	$ 161,357.29	$ 172,908.79	$ 172,995.00
Total Liabilities and Capital Accounts	$ 1,762,475.51	$ 1,983,019.84	$ 1,754,921.21	$ 1,799,141.31

OFFICERS FOR 1952

A. E. Fordham, President; Frank S. Eastman, Vice-President & Cashier; Sam C. Hartman, Assistant Cashier; J. D. Ritter, Assistant Cashier.

DIRECTORS FOR 1952

A. E. Fordham, Frank S. Eastman, Ralph R. Allen, W. R. Mergelman, Craig A. Goodwin, Lang Spann.

Certificate Issued February 10, 1944 **No. 436**

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1951

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier and Secretary.

DIRECTORS FOR 1951

Ralph L. Scott, Fred M. Swisher, Philip Ruch, L. F. Yowell, A. Sullivan.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 352,019.52	$ 496,647.76	$ 316,579.43	$ 410,457.89
United States Government obligations, direct and guaranteed	881,500.00	931,293.50	1,080,633.00	856,026.00
Loans and discounts (including overdrafts)	253,194.83	409,983.67	267,960.05	622,131.12
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	$ 1,486,716.35	$ 1,837,926.93	$ 1,665,174.48	$ 1,888,617.01
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,018,202.56	$ 1,345,320.83	$ 1,142,146.65	$ 1,319,370.41
Time deposits of individuals, partnerships, and corporations	270,078.61	284,137.19	328,036.73	366,480.38
Deposits of United States Government (including postal savings)	14,109.51	8,274.75	5,757.58	10,511.39
Deposits of States and political subdivisions	94,020.76	95,713.51	87,971.23	76,461.32
Other deposits (certified and officers' checks, etc.)	258.33	2,724.62	354.04	3,386.00
Total Deposits	$ 1,396,669.77	$ 1,736,170.90	$ 1,564,266.23	$ 1,776,209.50
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	35,000.00	45,000.00	45,000.00	50,000.00
Undivided profits	27,546.58	28,756.03	27,908.25	33,907.51
Reserves (and retirement account for preferred capital)	2,500.00	3,000.00	3,000.00	3,500.00
Total Capital Accounts	$ 90,046.58	$ 101,756.03	$ 100,908.25	$ 112,407.51
Total Liabilities and Capital Accounts	$ 1,486,716.35	$ 1,837,926.93	$ 1,665,174.48	$ 1,888,617.01

OFFICERS FOR 1952

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier-Secretary

DIRECTORS FOR 1952

Ralph L. Scott, Fred M. Swisher, Philip Ruch, L. F. Yowell, A. Sullivan.

Certificate Issued November 21, 1919 **No. 382**

HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1951

R. W. Baskett, President; Mrs. I. E. Boggs, Vice-President and Secretary; John Poelma, Vice-President; Ruth E. Baskett, Cashier.

DIRECTORS FOR 1951

R. W. Baskett, John Poelma, Mrs. I. E. Boggs.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 129,040.01	$ 231,827.32	$ 101,717.47	$ 182,482.65
United States Government obligations, direct and guaranteed	73,000.00	112,837.90	178,036.25	178,036.25
Obligations of States and political subdivisions	140.00	635.44		
Loans and discounts (including overdrafts)	191,586.36	243,525.12	374,956.75	387,007.40
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	359.57	2,348.76	5,272.03
Total Assets	$ 393,768.37	$ 589,186.35	$ 657,060.23	$ 752,799.33
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 268,271.79	$ 428,472.49	$ 385,587.30	$ 439,233.24
Time deposits of individuals, partnerships, and corporations	32,725.30	44,548.40	56,018.70	82,967.03
Deposits of United States Government (including postal savings)	377.92	7,492.63	4,717.41	4,463.23
Deposits of States and political subdivisions	50,871.50	60,114.54	161,644.73	161,432.84
Other deposits (certified and officers' checks, etc.)	1,371.73	5,725.11	5,032.92	6,636.29
Total Deposits	$ 253,618.24	$ 546,353.17	$ 613,001.06	$ 694,732.63
Other liabilities				8,151.60
CAPITAL ACCOUNTS				
Capital (Common)	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus	22,000.00	22,000.00	22,000.00	25,000.00
Undivided profits	3,150.13	5,833.18	7,059.17	9,879.30
Reserves (and retirement account for preferred capital)				35.80
Total Capital Accounts	$ 40,150.13	$ 42,833.18	$ 44,059.17	$ 49,915.10
Total Liabilities and Capital Accounts	$ 393,768.37	$ 589,186.35	$ 657,060.23	$ 752,799.33

OFFICERS FOR 1952

Hugh Best, President; John Poelma, Vice-President; I. E. Boggs, Vice-President and Secretary; Donald R. Best, Cashier.

DIRECTORS FOR 1952

Hugh Best, John Poelma, I. E. Boggs.

Certificate Issued July 11, 1930 **No. 425**

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1951

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier and Secretary; Walter E. Addams, Asst. Cashier.

DIRECTORS FOR 1951

H. H. Addams, Ola M. Taylor, James L. Addams, Walter E. Addams, George Gunther.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 370,560.32	$ 530,207.53	$ 346,437.95	$ 483,108.26
United States Government obligations, direct and guaranteed	530,899.65	731,179.50	481,219.00	675,363.51
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	3,000.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	501,791.91	476,618.91	594,464.78	496,391.25
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	2.00	2.00	2.00	2.00
Total Assets	$ 1,406,255.88	$ 1,741,009.94	$ 1,425,125.73	$ 1,657,867.02
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,025,053.09	$ 1,284,438.29	$ 933,724.14	$ 1,172,211.79
Time deposits of individuals, partnerships, and corporations	206,679.90	272,515.02	301,012.72	284,727.59
Deposits of United States Government (including postal savings)	7,911.00	4,611.00	3,861.00	6,329.62
Deposits of States and political subdivisions	41,592.13	44,584.48	45,277.97	47,980.18
Other deposits (certified and officers' checks, etc.)	3,764.79	7,745.64	8,379.28	8,524.77
Total Deposits	$ 1,285,000.91	$ 1,613,894.43	$ 1,292,255.11	$ 1,519,773.95
Other liabilities	1,250.00	1,250.00	1,500.00	2,000.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits	20,004.97	25,865.51	31,370.62	36,093.07
Total Capital Accounts	$ 120,004.97	$ 125,865.51	$ 131,370.62	$ 136,093.07
Total Liabilities and Capital Accounts	$ 1,406,255.88	$ 1,741,009.94	$ 1,425,125.73	$ 1,657,867.02

OFFICERS FOR 1952

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier-Secretary; Walter E. Addams, Assistant Cashier.

DIRECTORS FOR 1952

H. H. Addams, Ola M. Taylor, James L. Addams, Walter E. Addams, Melvin B. White.

Certificate Issued November 15, 1944 **No. 438**

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1951

Claude L. Stout, President; C. R. Hackethal, Vice-President; Leatha C. Ives, Secretary, Treasurer and Cashier; Helen R. Lentz, Asst. Cashier.

DIRECTORS FOR 1951

Claude L. Stout, C. R. Hackethal, Leatha C. Ives.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 154,771.73	$ 126,615.12	$ 161,193.96	$ 188,254.90
United States Government obligations, direct and guaranteed	339,000.00	339,000.00	338,500.00	338,000.00
Loans and discounts (including overdrafts)	165,017.69	203,144.24	178,730.02	236,248.44
Furniture and Fixtures	1,500.00	1,000.00	1,000.00	1.00
Total Assets	$ 660,289.42	$ 669,759.36	$ 679,423.98	$ 762,504.34
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 403,435.48	$ 442,979.06	$ 436,612.91	$ 437,374.23
Time deposits of individuals, partnerships, and corporations	50,859.30	56,906.09	52,229.88	58,698.83
Deposits of United States Government (including postal savings)	6,736.39	8,134.36	8,405.65	8,226.76
Deposits of States and political subdivisions	130,463.75	94,852.95	113,508.19	189,856.87
Total Deposits	$ 591,494.92	$ 602,872.46	$ 610,756.63	$ 694,156.69
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	18,794.50	16,886.90	18,667.35	18,347.65
Total Capital Accounts	$ 68,794.50	$ 66,886.90	$ 68,667.35	$ 68,347.65
Total Liabilities and Capital Accounts	$ 660,289.42	$ 669,759.36	$ 679,423.98	$ 762,504.34

OFFICERS FOR 1952

Claude L. Stout, President; C. R. Hackethal, Vice-President; Leatha C. Ives, Treasurer, Cashier-Secretary; Helen L. Buck, Assistant Cashier.

DIRECTORS FOR 1952

Claude L. Stout, C. R. Hachethal, Leatha C. Ives.

Certificate Issued September 27, 1910 **No. 198**

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1951

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott, Cashier and Secy.

DIRECTORS FOR 1951

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 143,291.96	$ 280,047.58	$ 156,904.62	$ 195,761.43
United States Government obligations, direct and guaranteed	268,027.35	317,121.30	256,160.75	305,482.53
Obligations of States and political subdivisions		29,962.50		12,356.22
Other bonds, notes, and debentures			29,962.50	29,962.50
Loans and discounts (including overdrafts	226,897.39	221,287.67	346,519.24	292,344.20
Bank premises owned	1.00	1.00	1.00	3,620.00
Other assets			8.15	
Total Assets	$ 638,127.70	$ 848,420.05	$ 789,556.26	$ 839,526.88
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 364,703.41	$ 515,651.91	$ 448,852.69	$ 485,216.47
Time deposits of individuals, partnerships, and corporations	122,983.80	158,988.21	172,384.65	184,786.12
Deposits of United States Government (including postal savings)				2,569.00
Deposits of States and political subdivisions	97,613.15	106,397.87	101,286.74	96,170.52
Other deposits (certified and officers' checks, etc.)	677.43	8,895.16	8,258.05	6,180.16
Total Deposits	$ 585,977.82	$ 789,933.15	$ 730,782.13	$ 774,922.27
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	22,500.00	25,000.00	25,000.00	25,000.00
Undivided profits	4,649.88	8,486.90	8,774.13	14,604.61
Total Capital Accounts	$ 52,149.88	$ 58,486.90	$ 58,774.13	$ 64,604.61
Total Liabilities and Capital Accounts	$ 638,127.70	$ 848,420.05	$ 789,556.26	$ 839,526.88

OFFICERS FOR 1952

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott, Cashier-Secretary.

DIRECTORS FOR 1952

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

Certificate Issued June 17, 1946 **No. 442**

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1951

R. A. Babcock, President; C. L. Mann, C. H. Starks, Vice-Presidents; Clyde N. Snapp, Cashier-Secretary.

DIRECTORS FOR 1951

R. A. Babcock, C. L. Mann, C. H. Starks, Clyde N. Snapp.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 144,362.83	$ 326,800.37	$ 173,176.02	$ 479,548.39
United States Government obligations, direct and guaranteed	175,000.00	279,504.25	219,817.19	309,817.19
Obligations of States and political subdivisions	4,735.64	10,065.46		
Loans and discounts (including overdrafts)	467,775.46	398,133.47	631,481.63	481,575.61
Bank premises owned			24,530.38	20,000.00
Furniture and Fixtures	5,823.22	5,408.30	12,374.76	12,327.52
Other assets	458.21	379.67	177.42	140.11
Total Assets	$ 798,155.36	$ 1,020,291.52	$ 1,061,557.40	$ 1,303,408.82
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 444,967.64	$ 635,308.74	$ 599,162.93	$ 774,578.54
Time deposits of individuals, partnerships, and corporations	190,513.94	193,158.92	141,325.08	171,166.10
Deposits of United States Government (including postal savings)	8,580.54	17,404.24	7,397.20	17,880.08
Deposits of States and political subdivisions	62,250.21	63,497.08	207,070.77	217,243.26
Other deposits (certified and officers' checks, etc.)	5,572.84	12,650.52	8,307.43	17,384.04
Total Deposits	$ 711,885.17	$ 922,019.50	$ 963,263.41	$ 1,198,252.02
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	35,000.00	45,000.00	45,000.00	50,000.00
Undivided profits	1,270.19	3,272.02	3,293.99	5,156.80
Total Capital Accounts	$ 86,270.19	$ 98,272.02	$ 98,293.99	$ 105,156.80
Total Liabilities and Capital Accounts	$ 798,155.36	$ 1,020,291.52	$ 1,061,557.40	$ 1,303,408.82

OFFICERS FOR 1952

R. A. Babcock, Chairman of Board; C. H. Starks, President; C. L. Mann, Vice-President; Clyde N. Snapp, Vice-President and Secretary; Harry A. Pippin, Cashier; Evelyn D. Meints, Assistant Cashier.

DIRECTORS FOR 1952

R. A. Babcock, C. L. Mann, C. H. Starks, Clyde N. Snapp.

Certificate Issued March 24, 1908 **No. 136**

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1951

J. E. Mayer, President; V. A. Backlund, Vice-President; V. A. Backlund, Cashier and Secretary; Inger Christensen, Asst. Cashier.

DIRECTORS FOR 1951

Luella I. Backlund, V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 442,698.33	$ 560,512.08	$ 438,671.56	$ 402,510.89
United States Government obligations, direct and guaranteed	603,824.71	602,568.42	602,304.12	601,970.00
Obligations of States and political subdivisions	5,899.37	19,292.76	3,706.37	11,415.40
Loans and discounts (including overdrafts)	306,379.82	328,788.11	394,474.15	529,605.73
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	2,750.00	2,500.00
Total Assets	$ 1,358,804.23	$ 1,511,163.37	$ 1,441,907.20	$ 1,548,003.02
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,022,596.86	$ 1,128,964.12	$ 981,598.45	$ 1,060,163.93
Time deposits of individuals, partnerships, and corporations	104,281.91	171,255.56	198,005.03	221,419.08
Deposits of United States Government (including postal savings)	33.57	217.97	83.76	152.01
Deposits of States and political subdivisions	150,531.05	120,916.87	172,696.04	167,190.86
Other deposits (certified and officers' checks, etc.)	6,358.92	9,928.01	7,998.39	11,770.61
Total Deposits	$ 1,283,802.31	$ 1,431,282.53	$ 1,360,381.67	$ 1,460,696.49
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	25,000.00	37,500.00	37,500.00	50,000.00
Undivided profits	25,001.92	17,380.84	19,025.53	12,306.53
Total Capital Accounts	$ 75,001.92	$ 79,880.84	$ 81,525.53	$ 87,306.53
Total Liabilities and Capital Accounts	$ 1,358,804.23	$ 1,511,163.37	$ 1,441,907.20	$ 1,548,003.02

OFFICERS FOR 1952

J. E. Mayer, President; V. A. Backlund, Cashier, Secretary and Vice-President; Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1952

Luella I. Backlund, V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer.

Certificate Issued March 1, 1917 **No. 321**

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1951

H. K. Clark, President; H. E. Clark, Cashier and Secretary; Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1951

H. K. Clark, George Burkard, George Idler, H. E. Clark, John G. Clark.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 128,285.79	$ 191,722.33	$ 119,087.87	$ 216,963.10
United States Government obligations, direct and guaranteed	256,005.40	355,935.00	255,901.00	230,352.00
Obligations of States and political subdivisions	77,110.48	70,448.52	55,453.40	49,949.47
Loans and discounts (including overdrafts)	372,809.42	379,300.86	428,559.69	575,334.27
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Other assets			1,944.54	
Total Assets	$ 834,213.09	$ 997,408.71	$ 860,948.50	$ 1,072,600.84
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 685,794.83	$ 844,851.79	$ 699,156.50	$ 905,299.79
Time deposits of individuals, partnerships, and corporations	57,336.90	60,833.51	64,014.85	76,180.73
Deposits of United States Government (including postal savings)	282.08	37.50	91.00	
Deposits of States and political subdivisions	11,093.67	6,424.98	16,796.28	
Other deposits (certified and officers' checks, etc.)	43.21	43.21	43.21	43.21
Total Deposits	$ 754,550.69	$ 912,190.99	$ 780,101.84	$ 981,523.73
Other liabilities	4,295.50	4,290.81		
CAPITAL ACCOUNTS				
Capital (Common)	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus	22,000.00	22,000.00	28,000.00	28,000.00
Undivided profits	23,366.90	28,926.91	22,846.66	33,077.11
Total Capital Accounts	$ 75,366.90	$ 80,926.91	$ 80,846.66	$ 91,077.11
Total Liabilities and Capital Accounts	$ 834,213.09	$ 997,408.71	$ 860,948.50	$ 1,072,600.84

OFFICERS FOR 1952

George Idler, President; H. E. Clark, Cashier-Secretary; Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1952

George Idler, H. E .Clark, John G. Clark.

Certificate Issued November 22, 1909 **No. 176**

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1951

Don C. Collins, President; Frank Jelinek, Vice-President-Cashier; Wm. H. Holthus, Assistant Cashier.

DIRECTORS FOR 1951

Mary Collins, Don C. Collins, Frank Jelinek.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 205,130.52	$ 389,958.32	$ 200,289.58	$ 434,235.53
United States Government obligations, direct and guaranteed	737,584.05	737,756.00	737,772.00	737,596.00
Obligations of States and political subdivisions	20,026.20	32,422.43	23,051.35	26,215.34
Loans and discounts (including overdrafts)	167,354.66	132,886.24	222,048.87	222,744.55
Bank premises owned	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	4.00	4.00	4.00	4.00
Total Assets	$ 1,130,100.43	$ 1,293,027.99	$ 1,183,166.80	$ 1,420,796.42
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 907,575.76	$ 1,046,674.10	$ 918,912.54	$ 1,153,158.95
Time deposits of individuals, partnerships, and corporations	26,363.64	39,621.56	40,733.31	37,880.85
Deposits of United States Government (including postal savings)	262.50	1,106.25	131.25	525.00
Deposits of States and political subdivisions	67,958.00	70,756.87	90,274.94	87,578.79
Other deposits (certified and officers' checks, etc.)	3,030.11	2,724.42	1,277.87	1,954.67
Total Deposits	$ 1,005,190.01	$ 1,160,883.20	$ 1,051,329.91	$ 1,281,098.26
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	30,000.00	35,000.00	35,000.00	50,000.00
Undivided profits	44,910.42	47,144.79	46,836.89	39,698.16
Total Capital Accounts	$ 124,910.42	$ 132,144.79	$ 131,836.89	$ 139,698.16
Total Liabilities and Capital Accounts	$ 1,130,100.43	$ 1,293,027.99	$ 1,183,166.80	$ 1,420,796.42

OFFICERS FOR 1952

Don C. Collins, President; Frank Jelinek, Vice-President and Cashier, Secretary; Wm. H. Holthus, Assistant Cashier.

DIRECTORS FOR 1952

Don C. Collins, Mary Collins, Frank Jelinek.

Certificate Issued August 18, 1908 **No. 70**

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1951

Carl G. Breeze, President; R. E. Jones, Vice-President; Harry B. Jones, Cashier and Secy.; Denzel H. McClung, Asst. Cashier

DIRECTORS FOR 1951

Carl G. Breeze, R. E. Jones, A. W. Horn.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 483,569.63	$ 850,216.15	$ 598,843.24	$ 686,491.57
United States Government obligations, direct and guaranteed	758,837.00	1,256,751.00	758,698.00	1,355,896.00
Obligations of States and political subdivisions	12,123.20	18,136.57	16,275.90	25,754.01
Other bonds, notes, and debentures	4,760.55		4,928.62	73.12
Loans and discounts (including overdrafts)	809,487.18	599,128.76	895,046.93	745,757.44
Bank premises owned	16,000.00	15,000.00	14,000.00	13,000.00
Furniture and Fixtures	2,500.00	2,000.00	1,500.00	1,000.00
Other assets	2,756.00		4,360.00	
Total Assets	$ 2,090,033.56	$ 2,741,232.48	$ 2,293,652.69	$ 2,827,972.14
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,327,344.87	$ 1,984,972,87	$ 1,455,777.66	$ 1,746,462.66
Time deposits of individuals, partnerships, and corporations	305,419.64	368,560.88	379,068.35	651,815.29
Deposits of States and political subdivisions	298,501.88	204,832.90	280,914.16	238,794.20
Other deposits (certified and officers' checks, etc.)	3,046.71	13,046.71	3,546.71	3,046.71
Total Deposits	$ 1,934,313.10	$ 2,571,413.36	$ 2,119,306.88	$ 2,640,118.86
Other liabilities	$ 11,000.00	$ 13,558.11	$ 12,000.00	$ 14,821.30
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	75,000.00	90,000.00	100,000.00	100,000.00
Undivided profits	14,220.46	10,261.01	5,845.81	16,031.98
Reserves (and retirement account for preferred capital)	5,500.00	6,000.00	6,500.00	7,000.00
Total Capital Accounts	$ 144,720.46	$ 156,261.01	$ 162,345.81	$ 173,031.98
Total Liabilities and Capital Accounts	$ 2,090,033.56	$ 2,741,232.48	$ 2,293,652.69	$ 2,827,972.14

OFFICERS FOR 1952

Carl G. Breeze, President; R. E. Jones, Sr., Vice-President; Harry B. Jones, Cashier-Secretary; Denzel H. McClung, Assistant Cashier.

DIRECTORS FOR 1952

Carl G. Breeze, R. E. Jones, A. W. Horn.

Certificate Issued August 5, 1908 **No. 73**

THE COLORADO SAVINGS & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1951

E. G. Woodbridge, President; J. H. Macdonald, Vice-President, Cashier-Secretary; J. W. Miller, Grace M. Bills, Assistant Cashiers.

DIRECTORS FOR 1951

W. S. Morrison, E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Clyde T. Davis, Lloyd C. Larsen, Frances M. Rourke.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,370,714.19	$ 1,141,118.36	$ 1,186,206.90	$ 1,411,057.98
United States Government obligations, direct and guaranteed	2,539,422.50	2,539,906.25	2,132,406.25	2,784,921.88
Obligations of States and political subdivisions	264,083.20	309,133.20	243,082.39	387,433.29
Other bonds, notes, and debentures	30,000.00	30,000.00	30,000.00	30,000.00
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	2,465,515.78	2,717,529.18	2,731,166.04	2,547,158.80
Bank premises owned	5,000.00	5,000.00	5,000.00	5,000.00
Furniture and Fixtures	1.00	1.00	6,774.00	3,387.00
Other assets	394.73	971.71	9,090.92	2,696.02
Total Assets	$ 6,684,131.40	$ 6,752,659.70	$ 6,352,726.50	$ 7,180,654.97
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 4,222,976.69	$ 4,573,071.20	$ 4,209,312.63	$ 4,902,240.57
Time deposits of individuals, partnerships, and corporations	1,069,839.15	1,168,431.97	1,170,979.41	1,350,336.69
Deposits of United States Government (including postal savings)	52,358.65	41,268.72	28,276.02	39,237.18
Deposits of States and political subdivisions	917,726.99	516,280.37	496,814.04	383,582.98
Other deposits (certified and officers' checks, etc.)	29,098.48	34,374.59	25,906.26	45,060.35
Total Deposits	$ 6,291,999.96	$ 6,333,426.85	$ 5,931,288.36	$ 6,720,421.77
Other liabilities	$ 34,963.34	$ 30,803.31	$ 39,951.63	$ 61,554.26
CAPITAL ACCOUNTS				
Capital (Common)	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00
Surplus	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits	53,168.10	88,429.54	81,486.51	98,642.94
Reserves (and retirement account for preferred capital)	4,000.00			
Total Capital Accounts	$ 357,168.10	$ 388,429.54	$ 381,486.51	$ 398,642.94
Total Liabilities and Capital Accounts	$ 6,684,131.40	$ 6,752,659.70	$ 6,352,726.50	$ 7,180,654.97

OFFICERS FOR 1952

E. G. Woodbridge, President; J. H. Macdonald, Vice-President; J. W. Miller, Cashier-Secretary; R. H. Jones, Grace M. Bills, Florence H. Williams, Assistant Cashiers.

DIRECTORS FOR 1952

W. S. Morrison, E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Frances M. Rourke, Clyde T. Davis, Lloyd C. Larsen.

Certificate Issued August 5, 1908 **No. 72**

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1951

John Richert, President; Olin Richert, Cashier and Secretary.

DIRECTORS FOR 1951

Harry E. Ascherman, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 410,729.74	$ 573,584.78	$ 462,201.43	$ 528,174.52
United States Government obligations, direct and guaranteed	793,500.00	694,500.00	694,500.00	790,390.00
Obligations of States and political subdivisions	500,225.59	500,275.27	549,278.80	580,422.41
Other bonds, notes, and debentures	110,180.00	95,230.00	91,250.00	94,320.00
Loans and discounts (including overdrafts)	515,151.09	512,325.61	518,657.10	484,141.38
Furniture and Fixtures	1,500.00	1,000.00	1,000.00	500.00
Total Assets	$ 2,331,286.42	$ 2,376,915.66	$ 2,316,887.33	$ 2,477,948.31
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,416,101.05	$ 1,510,234.19	$ 1,290,439.41	$ 1,538,627.44
Time deposits of individuals, partnerships, and corporations	423,346.85	422,100.27	471,676.00	481,852.48
Deposits of United States Government (including postal savings)	15,211.76	16,498.69	16,804.64	14,617.22
Deposits of States and political subdivisions	301,129.22	221,179.08	347,094.45	247,174.78
Other deposits (certified and officers' checks, etc.)	3,619.54	21,587.52	4,281.83	3,621.39
Total Deposits	$ 2,159,408.42	$ 2,191,599.75	$ 2,130,296.33	$ 2,285,893.31
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	50,000 00	50,000.00	50,000.00	50,000.00
Undivided profits	71,878.00	85,315.91	86,591.00	92,055.00
Total Capital Accounts	$ 171,878.00	$ 185,315.91	$ 186,591.00	$ 192,055.00
Total Liabilities and Capital Accounts	$ 2,331,286.42	$ 2,376,915.66	$ 2,316,887.33	$ 2,477,948.31

OFFICERS FOR 1952

John Richert, President; Olin Richert, Cashier-Secretary.

DIRECTORS FOR 1952

Harry E. Ascherman, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

Certificate Issued July 7, 1945 **No. 439**

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1951

C. L. Mann, President; Fred E. Kirschke, Executive Vice-President; R. K. Schumann, Cashier-Secretary; R. K. Hudson, Don Dunigan, O. W. Leitner, Assistant Cashiers.

DIRECTORS FOR 1951

C. L. Mann, R. A. Babcock, Fred E. Kirschke, R. K. Schumann, James Mann.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,145,672.11	$ 1,879,415.11	$ 1,774,904.09	$ 2,148,232.01
United States Government obligations, direct and guaranteed	3,139,674.60	4,035,997.79	4,326,921.73	4,822,146.09
Obligations of States and political subdivisions	53,160.00	173,147.58	591,201.86	725,363.57
Loans and discounts (including overdrafts)	1,637,190.43	1,959,566.52	2,249,230.07	2,650,354.29
Bank premises owned	99,000.00	89,000.00	89,000.00	89,000.00
Furniture and Fixtures	55,000.00	49,000.00	49,000.00	55,000.00
Real estate owned other than bank premises	438.11			
Investments and other assets indirectly representing bank premises or other real estate		238.35		
Other assets	1,997.13	728.61	754.75	2,016.04
Total Assets	$ 6,132,132.38	$ 8,187,093.96	$ 9,081,012.50	$10,492,112.00
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 3,606,539.94	$ 4,656,082.13	$ 5,070,538.18	$ 6,120,037.94
Time deposits of individuals, partnerships, and corporations	979,902.67	1,409,491.29	1,710,589.20	2,086,212.24
Deposits of United States Government (including postal savings)	284,967.70	502,267.29	512,718.89	501,072.37
Deposits of States and political subdivisions	982,106.20	1,275,232.36	1,447,120.40	1,421,763.57
Other deposits (certified and officers' checks, etc.)	52,442.96	89,598.74	72,486.32	95,378.27
Total Deposits	$ 5,905,959.57	$ 7,932,671.81	$ 8,813,452.99	$10,224,464.39
Other liabilities	$ 2,151.44	$ 1,996.18	$ 3,116.61	$ 2,311.77
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	24,021.37	52,425.97	64,442.90	65,335.84
Total Capital Accounts	$ 224,021.37	$ 252,425.97	$ 264,442.90	$ 265,335.84
Total Liabilities and Capital Accounts	$ 6,132,132.38	$ 8,187,093.96	$ 9,081,012.50	$10,492.112.00

OFFICERS FOR 1952

C. L. Mann, President; F. E. Kirschke, Executive Vice-President; R. K. Schumann, Vice-President; R. K. Hudson, Cashier-Secretary; Don E. Dunigan, Assistant Vice-President; O. W. Leitner, Fred Champlain, Ola Johnson, Assistant Cashiers.

DIRECTORS FOR 1952

R. A. Babcock, C. L. Mann, F. E. Kirschke, R. K. Schumann, James F. Mann, R. K. Hudson.

Certificate Issued March 4, 1920 **No. 394**

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1951

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier and Secretary.

DIRECTORS FOR 1951

Harry L. Hooker, Cora R. Strain, Ray C. Speckmann, H. R. Maxwell, C. Ray Strain.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 273,517.38	$ 347,594.33	$ 462,062.80	$ 642,471.83
United States Government obligations, direct and guaranteed	734,200.00	559,200.00	559,200.00	559,200.00
Obligations of States and political subdivisions	30,000.00	49,017.77	30,000.00	42,843.31
Loans and discounts (including overdrafts)	661,440.28	752,138.45	689,436.20	615,785.30
Furniture and Fixtures	6,275.00	8,300.00	6,850.00	8,250.00
Total Assets	$ 1,705,432.66	$ 1,716,250.55	$ 1,747,549.00	$ 1,868,550.44
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,343,032.59	$ 1,378,331.73	$ 1,376,917.23	$ 1,446,046.31
Time deposits of individuals, partnerships, and corporations	185,752.27	192,537.90	186,058.45	221,613.64
Deposits of United States Government (including postal savings)	794.68	1,081.68	3,265.00	510.35
Deposits of States and political subdivisions	58,406.64	28,338.14	48,270.58	60,720.23
Other deposits (certified and officers' checks, etc.)	12,149.31	11,044.52	15,070.15	16,713.19
Total Deposits	$ 1,600,135.49	$ 1,611,333.97	$ 1,629,581.41	$ 1,745,603.72
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	25,000.00	27,500.00	30,000.00	32,500.00
Undivided profits	30,297.17	27,416.58	37,967.59	40,446.72
Total Capital Accounts	$ 105,297.17	$ 104,916.58	$ 117,967.59	$ 122,946.72
Total Liabilities and Capital Accounts	$ 1,705,432.66	$ 1,716,250.55	$ 1,747,549.00	$ 1,868,550.44

OFFICERS FOR 1952

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier-Secretary.

DIRECTORS FOR 1952

Harry L. Hooker, H. R. Maxwell, Ray C. Speckmann, Cora R. Strain, C. Ray Strain.

Certificate Issued May 22, 1940 **No. 434**

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1951

H. H. Schumann, President; C. L. Mann, Vice-President; Hugh E. Smith, Cashier-Secretary. Jeannette Hervi, L. E. Trousdale, Assistant Cashiers.

DIRECTORS FOR 1951

C. L. Mann, H. H. Schumann, Hugh E. Smith.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 263,044.24	$ 379,954.51	$ 383,519.85	$ 573,625.77
United States Government obligations, direct and guaranteed	913,097.56	1,113,069.24	1,162,628.73	1,545,572.11
Obligations of States and political subdivisions		31,008.78	30,934.14	76,979.64
Loans and discounts (including overdrafts)	617,911.96	625,138.54	767,629.39	839,483.57
Furniture and Fixtures	19,085.15	19,709.01	26,494.37	29,465.09
Other assets	4,198.16	5,203.08	4,998.27	5,956.63
Total Assets	$ 1,817,337.07	$ 2,174,083.16	$ 2,376,204.75	$ 3,071,082.81
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 994,476.56	$ 1,256,395.01	$ 1,213,638.98	$ 1,825,029.88
Time deposits of individuals, partnerships, and corporations	311,870.59	364,999.67	436,255.08	497,933.71
Deposits of United States Government (including postal savings)	21,592.39	12,815.47	127,608.58	22,987.71
Deposits of States and political subdivisions	359,151.94	406,897.98	441,854.93	555,249.40
Other deposits (certified and officers' checks, etc.)	15,076.03	7,756.83	26,251.89	30,746.29
Total Deposits	$ 1,702,167.51	$ 2,048,864.96	$ 2,245,609.46	$ 2,931,946.99
Other liabilities	$ 2,374.31	$ 2,374.31	$ 5,000.00	$ 7,500.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 75,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	12,795,25	22,843.89	25,595.29	6,635.82
Total Capital Accounts	$ 112,795.25	$ 122,843.89	$ 125,595.29	$ 131,635.82
Total Liabilities and Capital Accounts	$ 1,817,337.07	$ 2,174,083.16	$ 2,376,204.75	$ 3,071,082.81

OFFICERS FOR 1952

H. H. Schumann, President; C. L. Mann, Vice-President; Hugh E. Smith, Cashier-Secretary; L. E. Trousdale, Assistant Cashier.

DIRECTORS FOR 1952

C. L. Mann, H. H. Schumann, Hugh E. Smith, James F. Mann.

Certificate Issued February 8, 1915 **No. 284**

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1951

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier and Sec'y.; R. N. Austin, Asst. Cashier.

DIRECTORS FOR 1951

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Roy N. Austin, W. L. Hauptli, Chas. Liley, Clemma S. Wiggett.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 203,463.31	$ 251,666.00	$ 215,241.90	$ 264,010.09
United States Government obligations, direct and guaranteed	257,791.60	307,557.90	357,352.40	337,438.50
Obligations of States and political subdivisions	3,500.00	3,000.00	3,000.00	
Other bonds, notes, and debentures				2,500.00
Loans and discounts (including overdrafts)	166,906.99	163,894.13	177,923.28	192,004.55
Furniture and Fixtures	400.00	400.00	400.00	400.00
Total Assets	$ 632,061.90	$ 726,518.03	$ 753,917.58	$ 796,353.14
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 396,877.05	$ 472,266.26	$ 481,193.95	$ 526,465.90
Time deposits of individuals, partnerships, and corporations	120,527.33	127,738.58	133,237.36	153,621.32
Deposits of States and political subdivisions	55,752.07	63,678.37	77,645.99	51,616.99
Other deposits (certified and officers' checks, etc.)	7,705.45	9,591.82	8,065.60	9,179.93
Total Deposits	$ 580,861.90	$ 673,275.03	$ 700,142.90	$ 740,884.14
Other liabilities			500.00	
CAPITAL ACCOUNTS				
Capital (Common)	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits	11,200.00	13,243.00	13,274.68	15,469.00
Total Capital Accounts	$ 51,200.00	$ 53,243.00	$ 53,274.68	$ 55,469.00
Total Liabilities and Capital Accounts	$ 632,061.90	$ 726,518.03	$ 753,917.58	$ 796,353.14

OFFICERS FOR 1952

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier-Secretary; Roy N. Austin, Assistant Cashier

DIRECTORS FOR 1952

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Roy N. Austin, W. L. Hauptli, Charles Liley, Clemma S. Wiggett.

Certificate Issued March 22, 1950 **No. 448**

HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1951

W. S. Ross, President; R. C. Benson, Vice-President; Gordon V. Christensen, Cashier and Sec'y.

DIRECTORS FOR 1951

Clarence H. Stump, W. S. Ross, R. C. Benson, Gordon V. Christensen, T. M. McKee, G. M. Davis, H. W. Graese.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 448,377.81	$ 375,497.87	$ 600,872.32	$ 693,569.39
United States Government obligations, direct and guaranteed	557,092.69	605,940.23	706,437.17	863,832.14
Obligations of States and political subdivisions	15,215.65	15,215.65	15,194.64	15,192.17
Loans and discounts (including overdrafts)	552,602.78	732,491.09	957,437.99	1,054,822.54
Bank premises owned	16,369.68	16,369.68	15,141.68	15,150.66
Furniture and Fixtures	18,559.00	25,295.09	28,196.71	28,921.46
Total Assets	$ 1,608,217.61	$ 1,770,809.61	$ 2,323,280.51	$ 2,671,488.36
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 998,793.16	$ 1,066,105.02	$ 1,327,833.05	$ 1,519,582.28
Time deposits of individuals, partnerships, and corporations	148,799.89	421,710.62	361,071.35	492,215.15
Deposits of United States Government (including postal savings)	14,306.02	7,985.22	14,712.28	12,399.91
Deposits of States and political subdivisions	262,158.13	69,179.91	420,403.66	438,045.37
Other deposits (certified and officers' checks, etc.)	7,949.04	16,169.90	4,309.32	5,182.78
Total Deposits	$ 1,432,006.24	$ 1,581,150.67	$ 2,128,329.66	$ 2,467,425.49
CAPITAL ACCOUNTS				
Capital (Common)	$ 125,000.00	$ 125,000.00	$ 125,000.00	$ 125,000.00
Surplus	35,000.00	35,000.00	35,000.00	50,000.00
Undivided profits	16,211.37	29,658.94	34,950.85	29,062.87
Total Capital Accounts	$ 176,211.37	$ 189,658.94	$ 194,950.85	$ 204,062.87
Total Liabilities and Capital Accounts	$ 1,608,217.61	$ 1,770,809.61	$ 2,323,280.51	$ 2,671,488.36

OFFICERS FOR 1952

Gordon V. Christensen, President; R. C. Benson, Vice-President; H. V. Christensen, Cashier-Secretary.

DIRECTORS FOR 1952

H. V. Christensen, Gordon V. Christensen, R. C. Benson, G. M. Davis, H. W. Graese, T. M. McKee, Clarence H. Stump.

Certificate Issued September 14, 1912 **No. 243**

THE COLONIAL STATE BANK, MANASSA

(Conejos County)

OFFICERS FOR 1951

John J. Brady, President; Oliver E. Jensen, Vice-President; E. C. Van Fradenburg, Cashier and Secretary.

DIRECTORS FOR 1951

John J. Brady, Oliver O. Jensen, E. C. Van Fradenburg.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 99,322.74	115,356.54	69,593.42	81,956.34
United States Government obligations, direct and guaranteed	141,100.00	211,100.00	81,300.00	131,164.00
Obligations of States and political subdivisions	607.75	4,866.84	2,571.12	
Other bonds, notes, and debentures				2,124.45
Loans and discounts (including overdrafts)	89,361.77	76,717.18	140,715.45	113,864.04
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	$ 330,394.26	$ 408,042.56	$ 294,181.99	$ 329,110.83
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 254,174.12	$ 314,290.35	$ 216,030.57	$ 245,267.56
Time deposits of individuals, partnerships, and corporations	19,021.73	33,763.52	17,031.80	21,554.76
Deposits of States and political subdivisions	16,863.26	21,564.59	20,128.27	19,558.06
Other deposits (certified and officers' checks, etc.)	4,635.15	2,524.10	2,491.35	2,430.45
Total Deposits	$ 294,694.26	$ 372,142.56	$ 255,681.99	$ 288,810.83
CAPITAL ACCOUNTS				
Capital (Common)	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus	20,000.00	20,000.00	20,000.00	27,500.00
Undivided profits	5,700.00	5,900.00	8,500.00	2,800.00
Total Capital Accounts	$ 35,700.00	$ 35,900.00	$ 38,500.00	$ 40,300.00
Total Liabilities and Capital Accounts	$ 330,394.26	$ 408,042.56	$ 294,181.99	$ 329,110.83

OFFICERS FOR 1952

John J. Brady, President; Oliver E. Jensen, Vice-President; E. C. Van Fradenburg, Cashier-Secretary.

DIRECTORS FOR 1952

John J. Brady, Oliver E. Jensen, E. C. Van Fradenburg.

Certificate Issued March 23, 1908 **No. 85**

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1951

C. F. Aurand, President; Frank J. Wind, Vice-President; Frank J. Wind, Cashier and Secy.

DIRECTORS FOR 1951

Clyde I. Snider, Vida F. Ellison, Rolla H. Aurand, C. F. Aurand, Frank Wind.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 401,549.64	$ 433,809.03	$ 294,936.93	$ 512,132.27
United States Government obligations, direct and guaranteed	807,335.00	958,142.50	810,177.00	811,598.00
Loans and discounts (including overdrafts)	937,812.70	1,018,116.55	1,043,673.10	1,071,794.26
Bank premises owned	10,000.00	10,000.00	10,000.00	10,000.00
Real estate owned other than bank premises			2,500.00	2,500.00
Total Assets	$ 2,156,697.34	$ 2,420,068.08	$ 2,161,287.03	$ 2,408,024.53
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,631,852.50	$ 1,673,944.94	$ 1,514,149.27	$ 1,756,174.57
Time deposits of individuals, partnerships, and corporations	253,179.28	253,808.23	245,203.32	259,077.08
Deposits of United States Government (including postal savings)	3,522.55	3,021.28	3,653.34	2,322.97
Deposits of States and political subdivisions	125,662.34	353,237.74	264,220.33	207,876.29
Other deposits (certified and officers' checks, etc.)	22,207.75	13,794.46	11,106.12	47,820.54
Total Deposits	$ 2,036,424.42	$ 2,297,806.65	$ 2,038,332.38	$ 2,273,271.45
Other liabilities	3,446.28	2,676.21	2,133.32	2,210.69
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	16,826.64	19,585.22	20,821.33	32,542.39
Total Capital Accounts	$ 116,826.64	$ 119,585.22	$ 120,821.33	$ 132,542.39
Total Liabilities and Capital Accounts	$ 2,156,697.34	$ 2,420,068.08	$ 2,161,287.03	$ 2,408,024.53

OFFICERS FOR 1952

C. F. Aurand, President; Frank Wind, Vice-President; C. F. Aurand, Jr., Assistant Cashier.

DIRECTORS FOR 1952

C. F. Aurand, Rolla H. Aurand, Clyde I. Snider, Vida F. Ellison, Frank Wind.

Certificate Issued September 14, 1917 **No. 337**

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1951

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier; Reta M. Faust, Assistant Cashier.

DIRECTORS FOR 1951

W. C. Beaty, Frances M. Beaty, John W. Beaty.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 541,667.94	$ 412,366.66	$ 521,338.24	$ 612,598.48
United States Government obligations, direct and guaranteed	82,600.00	74,600.00	64,600.00	64,600.00
Obligations of States and political subdivisions	98,979.89	106,103.46	99,965.00	107,502.30
Other bonds, notes, and debentures	5,000.00	5,000.00	5,000.00	5,000.00
Loans and discounts (including overdrafts)	281,082.90	224,351.86	226,,433.44	198,561.80
Furniture and Fixtures	1.00	1.00	1.00	1.00
Other assets	7,870.25	3,126.25	2,261.75	
Total Assets	$ 1,017,201.98	$ 825,549.23	$ 919,599.43	$ 988,263.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 882,360.94	$ 666,350.62	$ 723,992.54	$ 774,582.61
Time deposits of individuals, partnerships, and corporations	40,139.91	64,006.59	88,066.34	114,556.72
Deposits of United States Government (including postal savings)	1,307.92	826.44	16,143.75	3,056.25
Deposits of States and political subdivisions	20,177.41	20,103.08	20,908.07	23,076.94
Other deposits (certified and officers' checks, etc.)	3,108.80	6,597.50	728.73	4,620.06
Total Deposits	$ 947,094.98	$ 757,884.23	$ 849,839.43	$ 919,892.58
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	7,607.00	2,665.00	4,760.00	3,371.00
Reserves (and retirement account for preferred capital)	7,500.00	10,000.00	10,000.00	10,000.00
Total Capital Accounts	$ 70,107.00	$ 67,665.00	$ 69,760.00	$ 68,371.00
Total Liabilities and Capital Accounts	$ 1,017,201.98	$ 825,549.23	$ 919,599.43	$ 988,263.58

OFFICERS FOR 1952

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier-Secretary; Reta M. Faust, Assistant Cashier.

DIRECTORS FOR 1952

W. C. Beaty, Frances M. Beaty, John W. Beaty.

Certificate Issued May 15, 1920 **No. 397**

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1951

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier and Secretary.

DIRECTORS FOR 1951

Daniel Carl, F. G. Smartt, W. C. Bourne, John H. Smartt, L. Smartt.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 209,901.84	$ 168,640.15	$ 155,455.29	$ 170,833.83
United States Government obligations, direct and guaranteed	182,700.00	170,075.00	230,075.00	230,075.00
Obligations of States and political subdivisions	29,703.90	40,953.01	35,612.12	40,857.35
Loans and discounts (including overdrafts)	198,457.33	280,477.07	248,786.15	207,844.61
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	$ 620,765.07	$ 660,147.23	$ 669,930.56	$ 649,612.79
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 447,763.03	$ 484,166.95	$ 467,363.21	$ 454,671.97
Time deposits of individuals, partnerships, and corporations	80,805.46	74,767.99	67,076.81	87,732.33
Deposits of United States Government (including postal savings)	4,911.98	8,418.23	35,766.98	7,648.79
Deposits of States and political subdivisions	24,170.80	27,235.32	31,810.16	26,863.14
Total Deposits	$ 557,651.27	$ 594,588.49	$ 602,017.16	$ 576,916.23
CAPITAL ACCOUNTS				
Capital (Common)	$ 15,000.00	$ 15,000.00	$ 25,000.00	$ 25,000.00
Surplus	30,000.00	35,000.00	25,000.00	25,000.00
Undivided profits	18,113.80	15,558.74	17,913.40	22,696.56
Total Capital Accounts	$ 63,113.80	$ 65,558.74	$ 67,913.40	$ 72,696.56
Total Liabilities and Capital Accounts	$ 620,765.07	$ 660,147.23	$ 669,930.56	$ 649,612.79

OFFICERS FOR 1952

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier-Secretary; Herbert J. Lucas, Assistant Cashier.

DIRECTORS FOR 1952

Daniel Carl, F. G. Smartt, W. C. Bourne, L. Smartt, John H. Smartt.

Certificate Issued August 27, 1936 **No. 430**

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1951

C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier-Secretary; Chas. W. Dorney, Jr., Gerald L. Gimlin, Assistant Cashiers.

DIRECTORS FOR 1951

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 712,661.75	$ 1,327,908.89	$ 793,920.92	$ 1,185,899.50
United States Government obligations, direct and guaranteed	1,317,924.58	1,318,300.00	1,517,192.00	1,337,784.60
Obligations of States and political subdivisions	28,884.99	37,651.54	23,742.47	30,941.90
Loans and discounts (including overdrafts)	788,577.71	710,695.93	869,672.80	853,892.84
Bank premises owned	9,748.07	9,292.01	8,835.95	8,379.89
Furniture and Fixtures	4,625.00	4,024.96	3,257.02	2,716.09
Total Assets	$ 2,862,422.10	$ 3,407,873.33	$ 3,216,621.16	$ 3,419,614.88
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,334,315.75	$ 2,876,458.19	$ 2,690,151.97	$ 2,905,896.32
Time deposits of individuals, partnerships, and corporations	95,863.77	86,361.62	72,071.57	72,625.81
Deposits of United States Government (including postal savings)		2,407.37		
Deposits of States and political subdivisions	115,495.43	89,935.76	131,038.16	64,648.70
Other deposits (certified and officers' checks, etc.)	32,782.52	45,956.92	17,841.31	43,980.37
Total Deposits	$ 2,578,457.47	$ 3,101,119,86	$ 2,911,103.01	$ 3,087,151.20
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	33,964.63	56,753.47	55,518.15	82,463.68
Reserves (and retirement account for preferred capital)	50,000.00	50,000.00	50,000.00	50,000.00
Total Capital Accounts	$ 283,964.63	$ 306,753.47	$ 305,518.15	$ 332,463.68
Total Liabilities and Capital Accounts	$ 2,862,422.10	$ 3,407,873.33	$ 3,216,621.16	$ 3,419,614.88

OFFICERS FOR 1952

C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier-Secretary; Chas. W. Dorney, Jr., Gerald L. Gimlin, Assistant Cashiers.

DIRECTORS FOR 1952

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

Certificate Issued March 1, 1950 **No. 447**

SAN MIGUEL BASIN STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1951

Steve Herndon, President; Horace Joseph, Vice-President; F. M. Bottum, Cashier and Secretary; Edith D. Bottum, Asst. Cashier.

DIRECTORS FOR 1951

Steve Herndon, Horace Joseph, Howard Davis, Joe Redd, A. E. Riddle, Robert Alexander, F. M. Bottum.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 167,039.90	$ 230,676.94	$ 217,051.35	$ 301,240.14
United States Government obligations, direct and guaranteed	88,419.12	88,221.38	88,023.64	88,019.70
Obligations of States and political subdivisions		25,615.07	2,525.07	17,300.27
Loans and discounts (including overdrafts)	258,381.84	302,369.46	318,306.73	345,154.33
Bank premises owned	3,870.00	3,870.00	3,440.00	2,946.00
Furniture and Fixtures	4,537.00	8,014.00	7,541.00	6,787.00
Total Assets	$ 522,247.86	$ 658,766.85	$ 636,887.79	$ 761,447.44
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 349,505.29	$ 459,557.21	$ 430,118.84	$ 499,478.18
Time deposits of individuals, partnerships, and corporations	29,432.96	45,629.51	47,097.15	103,576.40
Deposits of United States Government (including postal savings)	347.71	476.84	827.60	543.48
Deposits of States and political subdivisions	72,328.68	72,833.32	80,805.19	72,967.99
Other deposits (certified and officers' checks, etc.)	1,519.85	4,586.02	4,431.82	1,612.30
Total Deposits	$ 453,134.49	$ 583,082.90	$ 563,280.60	$ 678,178.35
Other liabilities				2,500.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	10,000.00	15,000.00	15,000.00	15,000.00
Undivided profits	9,113.37	10,683.95	8,607.19	15,769.09
Total Capital Accounts	$ 69,113.37	$ 75,683.95	$ 73,607.19	$ 80,769.09
Total Liabilities and Capital Accounts	$ 522,247.86	$ 658,766.85	$ 636,887.79	$ 761,447.44

OFFICERS FOR 1952

Steve Herndon, President; Horace Joseph, Vice-President; F. M. Bottum, Cashier-Secretary; Edith D. Bottum, Assistant Cashier.

DIRECTORS FOR 1952

Steve Herndon, Horace Joseph, S. J. Wagler, Robert Alexander, Howard Davis, Joe Redd, F. M. Bottum.

Certificate Issued August 28, 1913 **No. 270**

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1951

A. E. Walther, President; R. E. Kullerstrand, Exec. Vice-President; Harry A. Lowe, Cashier and Secretary; Harry E. Stark, Asst. Cashier.

DIRECTORS FOR 1951

A. E. Walther, R. E. Kullerstrand, Harry A. Lowe.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 390,360.32	$ 579,457.26	$ 542,647.20	$ 889,890.76
United States Government obligations, direct and guaranteed	578,570.00	578,670.00	578,670.00	578,670.00
Obligations of States and political subdivisions	9,201.60	9,886.11	12,003.00	11,007.85
Loans and discounts (including overdrafts)	587,407.10	536,603.12	650,072.92	582,069.67
Furniture and Fixtures	2,502.03	3,708.65	3,708.65	3,041.20
Other assets	765.48	4,968.82	392.21	534.70
Total Assets	$ 1,568,806.53	$ 1,713,293.96	$ 1,787,493.98	$ 2,065,214.18
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,194,971.91	$ 1,362,417.48	$ 1,367,434.97	$ 1,717,405.55
Time deposits of individuals, partnerships, and corporations	37,065.88	39,802.78	46,969.06	36,061.76
Deposits of United States Government (including postal savigs)	51,310.50	49,110.01	52,892.64	35,255.32
Deposits of States and political subdivisions	136,193.86	87,120.09	150,819.81	92,952.55
Other deposits (certified and officers' checks, etc.)	5,632.59	19,171.22	8,720.26	12,210.59
Total Deposits	$ 1,425,174.74	$ 1,557,621.58	$ 1,626,836.74	$ 1,893,885.77
Other liabilities	$ 5,078.66	$ 14,002.76	$ 9,412.87	$ 16,451.62
CAPITAL ACCOUNTS				
Capital (Common)	$ 60,000.00	$ 60,000.00	$ 60,000.00	$ 60,000.00
Surplus	60,000.00	60,000.00	60,000.00	60,000.00
Undivided profits	18,553.13	21,669.62	31,244.37	34,876.79
Total Capital Accounts	$ 138,553.13	$ 141,669.62	$ 151,244.37	$ 154,876.79
Total Liabilities and Capital Accounts	$ 1,568,806.53	$ 1,713,293.96	$ 1,787,493.98	$ 2,065,214.18

OFFICERS FOR 1952

A. E. Walther, President; R. E. Kullerstrand, Vice-President; Harry A. Lowe, Cashier-Secretary; Harry E. Stark, Assistant Cashier

DIRECTORS FOR 1952

A. E. Walther, R. E. Kullerstrand, Harry A. Lowe.

Certificate Issued April 27, 1908 **No. 147**

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1951

David Hersch, President; Whitney Newton, Jr., Joseph B. Hersch, Vice-Presidents; Ernest E. Smith, Cashier; Marguerite H. Wiley, John Gray, Assistant Cashiers.

DIRECTORS FOR 1951

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 133,598.14	$ 513,097.27	$ 214,438.41	$ 476,588.95
United States Government obligations, direct and guaranteed	64,000.00	362,787.00	64,000.00	64,000.00
Obligations of States and political subdivisions	15,366.62	12,807.03	23,605.58	21,621.64
Loans and discounts (including overdrafts)	509,822.97	355,315.90	631,994.16	418,617.65
Bank premises owned	1,500.00	1,000.00	1,000.00	500.00
Furniture and Fixtures	9,008.00	7,957.00	8,304.00	7,739.00
Total Assets	$ 733,295.73	$ 1,252.964.20	$ 943,342.15	$ 989,067.24
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 571,418.06	$ 1,045,236.07	$ 650,641.96	$ 764,734.68
Time deposits of individuals, partnerships, and corporations	6,307.00	31,167.00	38,358.75	47,676.00
Deposits of United States Government (including postal savings)	960.99	710.65	1,402.98	941.86
Deposits of States and political subdivisions	44,345.93	59,157.68	53,771.27	45,588.75
Other deposits (certified and officers' checks, etc.)	22,767.45	20,222.45	23,191.73	26,143.28
Total Deposits	$ 645,799.43	$ 1,156,493.85	$ 767,366.69	$ 885,084.57
Bills payable, rediscounts, and other liabilities for borrowed money			$ 85,000.00	
Other liabilities		$ 5,000.00		$ 5,000.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	30,000.00	35,000.00	35,000.00	40,000.00
Undivided profits	7,496.30	6,470.35	5,975.46	8,982.67
Total Capital Accounts	$ 87,496.30	$ 91,470.35	$ 90,975.46	$ 98,982.67
Total Liabilities and Capital Accounts	$ 733,295.73	$ 1,252,964.20	$ 943,342.15	$ 989,067.24

OFFICERS FOR 1952

David Hersch, President; Joseph B. Hersch, Whitney Newton, Jr., Vice-Presidents; Ernest E. Smith, Cashier-Secretary; Marguerite H. Wiley, John Gray, Assistant Cashiers.

DIRECTORS FOR 1952

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith.

Certificate Issued September 14, 1950 **No. 451**

ARKANSAS VALLEY BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1951

Richard W. Trefz, President; A. J. Cueny, Assistant Vice-President; Walter F. Wuertele, Cashier.

DIRECTORS FOR 1951

Richard W. Trefz, Lee H. Hirsch, John M. Holmes, Evarts C. Fox, Elwood M. Brooks, John R. McCusker, W. Lee Baldwin, Frank I. Lamb, Albert Alan Ladd, Jr.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 925,955.94	$ 1,233,342.31	1,316,158.48	$ 2,032,898.38
United States Government obligations, direct and guaranteed	406,970.00	476,180.00	475,390.00	724,221.00
Obligations of States and political subdivisions	10,000.00	12,790.70	13,000.00	66,638.00
Other bonds, notes, and debentures				180,000.00
Corporate stocks (including stock of Federal Reserve Bank)	10,800.00	10,800.00	10,800.00	10,800.00
Loans and discounts (including overdrafts)	2,075,723.62	2,883,159.23	3,421.647.37	3,038,365.80
Furniture and Fixtures	30,000.00	30,000.00	40,000.00	30,000.00
Other assets			2,068.08	4,417.66
Total Assets	$ 3,459,449.56	$ 4,646,272.24	$ 5,279,063.93	$ 6,087,340.84
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,964,376.52	$ 2,576,959.91	$ 2,489,256.02	$ 3,015,408.10
Time deposits of individuals, partnerships, and corporations	381,718.72	713,189.14	1,142,878.51	1,112,176.33
Deposits of United States Government (including postal savings)		66,409.04	193,122.11	44,250.57
Deposits of States and political subdivisions	256,795.22	377,079.65	569,240.40	943,605.08
Deposits of banks	399,947.26	399,060.83	305,763.90	326,939.16
Other deposits (certified and officers' checks, etc.)	23,778.99	36,718.23	49,313.03	39,704.52
Total Deposits	$ 3,026,616.71	$ 4,169,416.80	$ 4,749,573.97	$ 5,482,083.76
Other liabilities	$ 20,254.14	$ 64,101.21	$ 105,220.50	$ 170,245.73
CAPITAL ACCOUNTS				
Capital (Common)	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00
Surplus	60,000.00	60,000.00	60,000.00	100,000.00
Undivided profits	52,578.71	52,754.23	64,269.46	35,011.35
Total Capital Accounts	$ 412,577.71	$ 412,754.23	$ 424,269.46	$ 435,011.35
Total Liabilities and Capital Accounts	$ 3,459,449.56	$ 4,646,272.24	$ 5,279,063.93	$ 6,087,340.84

OFFICERS FOR 1952

Richard W. Trefz, President; Arch J. Cueny, Vice-President; Walter F. Wuertele, Cashier-Secretary; Don E. Foster, Assistant Vice-President.

DIRECTORS FOR 1952

W. Lee Baldwin, Elwood M. Brooks, Evarts C. Fox, Lee H. Hirsch, John M. Holmes, Albert Alan Ladd, Jr., Frank I. Lamb, John R. McCusker, Richard W. Trefz.

Certificate Issued February 17, 1908 **No. 101**

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1951

William M. White, President; Dey F. Whelan, Vice-President; Clark Hodges, Cashier-Secretary; William I. Prince, Assistant Vice-President; Bert A. Hereford, Otto W. Snapp, Jr., Assistant Cashiers.

DIRECTORS FOR 1951

William M. White, Walter K. Hurd, Dr. David W. Boyer, Dey F. Whelan, Samuel T. Jones, Jr., Harry S. Petersen, Charles Graves.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,568,336.41	$ 2,230,317.80	$ 1,786,893.19	$ 2,556,974.41
United States Government obligations, direct and guaranteed	3,639,059.00	3,887,833.67	3,870,052.97	4,117,953.00
Obligations of States and political subdivisions	120,000.00	132,000.00	134,000.00	152,000.00
Loans and discounts (including overdrafts)	2,572,818.86	2,811,087.57	3,640,308.27	3,659,860.49
Furniture and Fixtures	62,083.00	61,534.10	86,324.68	44,790.58
Investments and other assets indirectly representing bank premises or other real estate				44,318.03
Other assets	12,233.67	30,924.83	21,857.94	7,596.22
Total Assets	$ 7,974,530.94	$ 9,153,697.97	$ 9,539,437.05	$10,583,492.73
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 3,987,800.29	$ 4,751,523.19	$ 4,637,938.11	$ 5,522,653.09
Time deposits of individuals, partnerships, and corporations	2,941,862.54	3,214,056.16	3,381,203.20	3,801,895.87
Deposits of United States Government (including postal savings)	47,463.39	71,241.61	60,087.00	95,994.29
Deposits of States and political subdivisions	516,703.19	578,236.28	883,967.58	625,336.59
Other deposits (certified and officers' checks, etc.)	70,512.85	85,688.66	96,590.65	43,692.94
Total Deposits	$ 7,564,342.26	$ 8,700,745.90	$ 9,059,786.54	$10,089,572,78
Other liabilities	$ 19,315.43	$ 63,184,79	$ 45,028.43	$ 98,959.94
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	200,000.00	200,000.00	200,000.00	250,000.00
Undivided profits	90,873.25	89,767.28	76,031.47	44,960.01
Reserves (and retirement account for preferred capital)			58,590.61	
Total Capital Accounts	$ 390,873.25	$ 389,767.28	$ 434,622.08	$ 394,960.01
Total Liabilities and Capital Accounts	$ 7,974,530.94	$ 9,153,697.97	$ 9,539,437.05	$10,583,492.73

OFFICERS FOR 1952

William M. White, President; Dey F. Whelan, Executive Vice-President; William I. Prince, Vice-President; Clark Hodges, Cashier-Secretary; Bert A. Hereford, Otto W. Snapp, Jr., Assistant Cashiers.

DIRECTORS FOR 1952

William M. White, Morey Bernstein, Frank W. Blamey, Dr. David W. Boyer, Charles Graves. Frank S. Hoag, Jr., Walter K. Hurd, Samuel T. Jones, Jr., Harry S. Petersen, Dey F. Whelan, A. W. Wills.

Certificate Issued November 1, 1909 **No. 174**

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1951

Joseph A. Uhl, Chairman of Board; T. C. Swanson, President; Edward McCabe, J. C. Goudy, Vice-Presidents; H. E. Woods, Cashier; Alva B. Adams, Jr., Secretary; P. E. Tidvall, Auditor; J. L. Fimple, M. E. Nimmo, Assistant Cashiers and Assistant Secretaries.

DIRECTORS FOR 1951

Alva B. Adams, Jr., William H. Adams, D. Arbaugh, J. C. Goudy, Edward McCabe, T. C. Swanson, Joseph A. Uhl.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 2,288,516.98	$ 2,702,602.51	$ 2,474,534.38	$ 2,590,232.96
United States Government obligations, direct and guaranteed	6,442,350.76	7,327,782.91	7,617,699.08	8,101,560.93
Obligations of States and political subdivisions	293,095.04	382,328.56	326,046.11	784,084.69
Other bonds, notes, and debentures	180,353.56	180,337.96	180,321.36	180,305.76
Corporate stocks (including stock of Federal Reserve Bank)	1.00	1.00	1.00	1.00
Loans and discounts (including overdrafts)	5,570,925.48	5,592,538.44	6,015,316.09	6,324,305.43
Bank premises owned	57,000.00	57,000.00	57,000.00	57,000.00
Furniture and Fixtures	37,795.92	42,661.76	45,222.20	45,847.61
Other assets	21,227.11	18,618.37	35,867.69	18,188.49
Total Assets	$14,891,265.85	$16,303,871.51	$16,752,007.91	$18,101,526.87
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 8,659,828.57	$ 9,547,888.93	$ 9,308,787.59	$ 9,507,632.17
Time deposits of individuals, partnerships, and corporations	4,766,042.52	5,267,385.05	5,765,695.60	6,423,929.67
Deposits of United States Government (including postal savings)	156,856.00	186,733.00	136,423.13	220,040.18
Deposits of States and political subdivisions	238,419.67	281,550.44	463,272.67	883,862.70
Other deposits (certified and officers' checks, etc.)	60,075.62	60,572.20	66,091.78	60,740.05
Total Deposits	$13,881,222.38	$15,344,129.62	$15,740,270.77	$17,096,204.77
Other liabilities	$ 48,519.51	$ 28,570.19	$ 41,151.46	$ 33,172.29
CAPITAL ACCOUNTS				
Capital (Common)	$ 500,000.00	$ 500,000.00	$ 500,000.00	$ 500,000.00
Surplus	330,000.00	355,000.00	355,000.00	400,000.00
Undivided profits	131,523.96	76,171.70	115,585.68	72,149.81
Total Capital Accounts	$ 961,523.96	$ 931,171.70	$ 970,585.68	$ 972,149.81
Total Liabilities and Capital Accounts	$14,891,265.85	$16,303,871.51	$16,752,007.91	$18,101,526.87

OFFICERS FOR 1952

Joseph A. Uhl, Chairman of Board; T. C. Swanson, President; Edward McCabe, J. C. Goudy, Vice-Presidents; H. E. Woods, Cashier; Alva B. Adams, Jr., Secretary; P. E. Tidvall, Auditor; J. L. Fimple, M. E. Nimmo, Assistant Cashiers-Assistant Secretaries.

DIRECTORS FOR 1952

Alva B. Adams, Jr., William H. Adams, D. Arbaugh, J. C. Goudy, Edward McCabe, T. C. Swanson, Joseph A. Uhl.

Certificate Issued January 5, 1949 **No. 445**

THE EMPIRE STATE BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1951

John Richert, President; John Richert, Jr., Cashier-Secretary; Bruce M. Brandt, Assistant Cashier.

DIRECTORS FOR 1951

Harry E. Ascherman, Albert E. Bish, B. Franklin Blotz, M. R. Harrison, Robt. June, John Richert, Sr., John Richert, Jr.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 293,092.00	$ 535,684.59	$ 430,019.48	$ 500,959.91
United States Government obligations, direct and guaranteed	115,000.00	114,000.00	114,000.00	312,347.39
Obligations of States and political subdivisions	96,180.00	129,515.00	219,165.00	245,870.00
Other bonds, notes, and debentures	28,925.00	28,925.00	28,925.00	33,925.00
Loans and discounts (including overdrafts)	373,781.57	379,972.60	419,034.96	452,312.95
Furniture and Fixtures	5,915.00	5,070.00	5,070.00	4,225.00
Total Assets	$ 912,893.57	$ 1,193,167.19	$ 1,216,214.44	$ 1,549,640.25
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 466,328.65	$ 721,784.48	$ 690,095.20	$ 993,619.53
Time deposits of individuals, partnerships, and corporations	67,388.60	82,149.41	130,199.81	175,271.18
Deposits of United States Government (including postal savings)	8,097.52	5,939.35	4,740.19	5,513.90
Deposits of States and political subdivisions	157,252.04	157,008.32	158,158.80	160,291.61
Deposits of banks	70,000.00	80,000.00	88,491.85	64,114.15
Other deposits (certified and officers' checks, etc.)	11,527.16	9,257.63	3,475.59	6,994.88
Total Deposits	$ 780,593,97	$ 1,056,139.19	$ 1,075,161.44	$ 1,405,805.25
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	22,500.00	25,000.00	25,000.00	28,200.00
Undivided profits	9,799.60	12,028.00	16,053.00	15,635.00
Total Capital Accounts	$ 132,299.60	$ 137,028.00	$ 141,053.00	$ 145,835.00
Total Liabilities and Capital Accounts	$ 912,893.57	$ 1,193,167.19	$ 1,216,214.44	$ 1,549,640.25

OFFICERS FOR 1952

John Richert, President; John Richert,, Jr., Cashier-Secretary.

DIRECTORS FOR 1952

Harry E. Ascherman, Albert E. Bish, B. Franklin Blotz, M. R. Harrison, Robert June, John Richert, Sr., John Richert, Jr.

Certificate Issued May 2, 1918 **No. 346**

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1951

J. H. Sanders, President; Theo C. Sanders, Vice-President; A. M. Rex, Cashier-Secretary; Loraine Hays, Auditor and Assistant Cashier; Fred Mangels, A. R. Collman, Assistant Cashiers.

DIRECTORS FOR 1951

J. H. Sanders, Theo C. Sanders, Dorothy H. Sanders, Loraine Hays, A. M. Rex.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,242,101.50	$ 1,682,182.71	$ 1,850,607.14	$ 1,568,123.81
United States Government obligations, direct and guaranteed	2,711,900.00	2,066,900.00	2,366,900.00	2,166,900.00
Obligations of States and political subdivisions	25,000.00	15,514.33	14,000.00	24,753.52
Other bonds, notes, and debentures	65,714.20	65,714.20	65,714.20	65,714.20
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	2,164,699.50	2,947,566.17	2,766,330.93	3,622,718.22
Bank premises owned	110,000.00	105,000.00	100,000.00	95,000.00
Furniture and Fixtures	13,483.75	13,058.51	13,924.36	4,494.35
Real estate owned other than bank premises	9,694.35	7,994.35	6,194.35	17,598.51
Other assets	24,271.04	15,890.23	29,842.87	97,748.41
Total Assets	$ 6,375,864.34	$ 6,928,820.50	$ 7,222,513.85	$ 7,672,051.02
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 3,699,558.91	$ 4,389,477.01	$ 3,940,915.60	$ 4,757,592.86
Time deposits of individuals, partnerships, and corporations	1,180,701.91	1,234,172.79	1,344,899.47	1,399,914.02
Deposits of United States Government (including postal savings)	62,814.97	51,075.78	28,609.46	66,279.97
Deposits of States and political subdivisions	843,696.31	595,243.20	1,292,962.08	746,148.12
Deposits of banks	5,000.00	5,000.00	7,500.00	7,500.00
Other deposits (certified and officers' checks, etc.)	18,270.84	41,944.53	17,089.22	43,816.15
Total Deposits	$ 5,810,042.94	$ 6,316,913.31	$ 6,631,975.83	$ 7,021,251.12
Other liabilities	$ 1.75	$ 13.36	$ .60	$ 17.42
CAPITAL ACCOUNTS				
Capital (Common)	$ 125,000.00	$ 125,000.00	$ 125,000.00	$ 125,000.00
Surplus	175,000.00	175,000.00	175,000.00	175,000.00
Undivided profits	265,819.65	311,893.83	290,537.42	350,782.48
Total Capital Accounts	$ 565,819.65	$ 611,893.83	$ 590,537.42	$ 650,782.48
Total Liabilities and Capital Accounts	$ 6,375,864.34	$ 6,928,820.50	$ 7,222,513.85	$ 7,672,051.02

OFFICERS FOR 1952

J. H. Sanders, President; Theo C. Sanders, A. M. Rex, Vice-Presidents; K. W. Bellrose, Cashier; Loraine Hays, Fred Mangels, Assistant Cashiers.

DIRECTORS FOR 1952

J. H. Sanders, Theo C. Sanders, A. M. Rex, Dorothy H. Sanders, Loraine Hays.

Certificate Issued February 14, 1925 **No. 417**

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1951

R. A. Towne, President; Roy E. Smith, Vice-President and Cashier; F. R. Smith, R. L. Luckey, R. L. Parsons, Assistant Cashiers.

DIRECTORS FOR 1951

F. H. Blair, Glenn Morris, Arthur A. Smith, F. R. Smith, Roy E. Smith, R. A. Towne.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,723,463.72	$ 1,625,048.57	$ 1,676,257.83	$ 2,272,852.58
United States Government obligations, direct and guaranteed	4,492,600.62	3,995,185.00	4,094,719.00	3,795,484.00
Obligations of States and political subdivisions		338,74		53,859.30
Corporate stocks (including stock of Federal Reserve Bank	6,000.00	6,000.00	6,000.00	6,000.00
Loans and discounts (including overdrafts)	1,918,739.60	3,162,404.38	2,435,824.73	3,231,919.49
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	$ 8,140,805.94	$ 8,788,978.69	$ 8,212,803.56	$ 9,360,117.37
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 6,192,743.11	$ 6,761,344.40	$ 6,168,615.77	$ 7,095,311.17
Time deposits of individuals, partnerships, and corporations	1,352,998.55	1,399,973.23	1,485,970.75	1,552,781.92
Deposits of States and political subdivisions	56,610.41	71,856.66	42,246.08	59,434.77
Deposits of banks	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	44,779.17	45,878.80	22,906.92	133,206.39
Total Deposits	$ 7,652,131.24	$ 8,284,053.09	$ 7,724,739.52	$ 8,845,734.25
Other liabilities	$ 35.90	$ 57.80	$ 36.10	$ 49.95
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	88,638.80	104,867.80	88,027.94	114,333.17
Reserves (and retirement account for preferred capital)	200,000.00	200,000.00	200,000.00	200,000.00
Total Capital Accounts	$ 488,638.80	$ 504,867.80	$ 488,027.94	$ 514,333,17
Total Liabilities and Capital Accounts	$ 8,140,805.94	$ 8,788,978.69	$ 8,212,803.56	$ 9,360,117.37

OFFICERS FOR 1952

R. A. Towne, President; Roy E. Smith, Vice-President and Cashier; Theodore D. Brown, Vice-President and Trust Officer; F. R. Smith, Assistant Vice-President; R. L. Luckey, R. L. Parsons, Assistant Cashiers.

DIRECTORS FOR 1952

F. H. Blair, Theodore D. Brown, Arthur A. Smith, F. R. Smith, Roy E. Smith, Wm. H Thornburg, R. A. Towne.

Certificate Issued June 19, 1909 **No. 156**

THE FIRST STATE BANK OF WALSENBURG, WALSENBURG

(Huerfano County)

OFFICERS FOR 1951

R. R. Gowdy, President; J. P. Firm, Vice-President; F. C. Unfug, Cashier-Secy.; J. A. Murray, Asst. Cashier; A. H. Stephens, Treasurer.

DIRECTORS FOR 1951

R. R. Gowdy, Paul Krier, James P. Firm, C. L. Mann, May E. Cowing.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	$ 637,642.46	$ 888,597.88	$ 782,546.48	$ 891,964.12
United States Government obligations, direct and guaranteed	1,997,967.08	2,399,204.01	1,689,000.95	1,886,312.28
Obligations of States and political subdivisions	18,034.37	33,865.12	750.00	2,244.53
Other bonds, notes, and debentures			31,714.40	31,594.80
Loans and discounts (including overdrafts)	1,770,214.11	1,488,022.80	1,763,623.48	1,530,979.89
Bank premises owned	8,500.00	6,500.00	5,000.00	4,000.00
Furniture and Fixtures	10,385.00	11,000.00	10,000.00	9,000.00
Total Assets	$ 4,442,743.02	$ 4,827,189.81	$ 4,282,635.31	$ 4,356,095.62
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,557,240.40	$ 3,016,074.07	$ 2,432,469.61	$ 2,559,055.81
Time deposits of individuals, partnerships, and corporations	1,067,866.36	1,088,979.19	1,097,724.52	1,049,815.25
Deposits of United States Government (including postal savings)	111,608.09	60,846.75	45,888.76	60,520.06
Deposits of States and political subdivisions	401,443.78	325,934.91	388,473.01	351,636.61
Other deposits (certified and officers' checks, etc.)	39,922.99	38,647.78	13,357.06	21,265.01
Total Deposits	$ 4,178,081.62	$ 4,530,482.70	$ 3,977,912.96	$ 4,042,292.74
CAPITAL ACCOUNTS				
Capital (Common)	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus	150,000.00	175,000.00	200,000.00	200,000.00
Undivided profits	14,661.40	21,707.11	4,722.35	13,802.88
Total Capital Accounts	$ 264,661.40	$ 296,707.11	$ 304,722.35	$ 313,802.88
Total Liabilities and Capital Accounts	$ 4,442,743.02	$ 4,827,189.81	$ 4,282,635.31	$ 4,356,095.62

OFFICERS FOR 1952

R. R. Gowdy, President; J. P. Firm, Vice-President; F. C. Unfug, Cashier-Secretary; J. A. Murray, A. H. Stephens, Assistant Cashiers.

DIRECTORS FOR 1952

R. R. Gowdy, J. P. Firm, Paul Krier, C. L. Mann, May E. Cowing.

Certificate Issued July 31, 1916 **No. 313**

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1951

R. B. Holt, President; J. K. McKinnis, Vice-President; I. K. Hoyle, Cashier and Secy.; Arlee Wiley, Asst. Cashier.

DIRECTORS FOR 1951

R. B. Holt, Maude Holt, J. K. McKinnis.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 543,840.32	$ 859,435.70	$ 863,872.51	$ 689,615.06
United States Government obligations, direct and guaranteed	516,948,07	516,540.00	516,270.00	516,000.00
Obligations of States and political subdivisions	28,881.21	34,431.20	26,685.32	21,865.00
Other bonds, notes, and debentures	15,000.00	15,000.00	20,000.00	20,000.00
Loans and discounts (including overdrafts)	901,990.90	1,041,985.45	877,329.17	840,633.74
Total Assets	$ 2,006,660.50	$ 2,467,392.35	$ 2,304,157.00	$ 2,088,113.80
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 1,557,898.85	$ 2,034,479.94	$ 1,859,332.88	$ 1,645,264.32
Time deposits of individuals, partnerships, and corporations	2,259.80	2,459.80	3,766.96	4,666.96
Deposits of United States Government (including postal savings)	20,675.90	9,277.05	18,970.24	5,336.89
Deposits of States and political subdivisions	159,830.52	153,279.02	157,031.62	154,380.70
Deposits of banks	18,727.08	18,727.08	18,727.08	18,727.08
Other deposits (certified and officers' checks, etc.)	20,748.81	5,000.00	5,000.00	5,000.00
Total Deposits	$ 1,780,140.96	$ 2,223,222.89	$ 2,062,828.78	$ 1,833,375,95
Other liabilities		10,000.00		
CAPITAL ACCOUNTS				
Capital (Common)	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	76,519.54	84,169.46	91,328.22	104,737.85
Total Capital Accounts	$ 226,519.54	$ 234,169.46	$ 241,328.22	$ 254,737.85
Total Liabilities and Capital Accounts	$ 2,006,660.50	$ 2,467,392.35	$ 2,304,157.00	$ 2,088,113.80

OFFICERS FOR 1952

R. B. Holt, President; J. K. McKinnis, Vice-President; I. K. Hoyle, Cashier-Secretary; Arlee Wiley, Assistant Cashier.

DIRECTORS FOR 1952

R. B. Holt, Maude Holt, J. K. McKinnis.

Certificate Issued April 4, 1908 **No. 123**

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1951

H. A. Esgar, President; W. E. Carlin, Vice-President; A. F. Esgar, Cashier; H. V. Smith, Assistant Cashier

DIRECTORS FOR 1951

H. A. Esgar, W. E. Carlin, A. F. Esgar, E. C. Evans, E. H. Tempel, Hy Rudolph.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 247,262.48	$ 224,653.35	$ 245,675.43	$ 415,381.04
United States Government obligaations, direct and guaranteed	304,000.00	279,000.00	304,000.00	402,875.00
Obligations of States and political subdivisions	61,000.00	77,127.00	87,000.00	115,000.00
Other bonds, notes, and debentures	21,975.00	20,000.00	29,975.00	42,915.00
Loans and discounts (including overdrafts)	274,800.95	355,428.53	316,376.11	310,818.83
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	739.00	634.00	530.00	425.00
Other assets	25,200.99	57,993.04	40,461.88	38,488.89
Total Assets	$ 934,979.42	$ 1,014,836.92	$ 1,024,019.42	$ 1,325,904.76
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 551,978.79	$ 612,666.97	$ 626,699.66	$ 842,090.49
Time deposits of individuals, partnerships, and corporations	201,992.01	264,144.30	196,657.29	267,344.31
Deposits of United States Government (including postal savings)		468.75		
Deposits of States and political subdivisions	82,186.01	33,503.76	88,237.56	93,561.82
Other deposits (certified and officers' checks, etc.)	8,201.93	7,650.16	13,099.16	16,811.09
Total Deposits	$ 844,358.74	$ 918,433.94	$ 924,693.67	$ 1,219,807.71
Other liabilities	2,500.00	2,500.00	2,500.00	2,500.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus	25,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	38,120.68	38,902.98	41,825.75	48,597.05
Total Capital Accounts	$ 90,620.68	$ 93,902.98	$ 96,825.75	$ 103,597.05
Total Liabilities and Capital Accounts	$ 934,979.42	$ 1,014,836.92	$ 1,024,019.42	$ 1,325,904.76

OFFICERS FOR 1952

A. F. Esgar, President; W. E. Carlin, Vice-President; H. V. Smith, Cashier-Secretary.

DIRECTORS FOR 1952

E. H. Tempel, Henry Rudolph, A. F. Esgar, E. C. Evans, W. E. Carlin

Certificate Issued August 12, 1911 **No. 224**

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1951

Roy Shepherd, President; L. E. Fitzgerald, Executive Vice-President; Wm. E. Shepherd, Vice-President; Cosby McBeath, Cashier; Rowena Davis, Assistant Cashier.

DIRECTORS FOR 1951

L. E. Fitzgerald, Webb D. Martin, Cosby McBeath, Roy Richardson, Roy Shepherd, Wm. E. Shepherd.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	$ 1,010,604.98	$ 1,185,289.45	$ 1,292,004.42	$ 1,092,412.36
United States Government obligations, direct and guaranteed	822,451.72	722,945.00	822,439.00	524,043.00
Obligations of States and political subdivisions	24,000.00	24,000.00	32,000.00	32,000.00
Corporate stocks (including stock of Federal Reserve Bank)	4,800.00	4,800.00	5,200.00	4,800.00
Loans and discounts (including overdrafts)	1,106,900.05	1,611,787.43	1,287,049.23	1,946,539.47
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	6,787.12	1.00
Total Assets	$ 2,968,758.75	$ 3,548,823.88	$ 3,445,480.77	$ 3,599,796.83
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	$ 2,377,400.11	$ 2,923,005.46	$ 2,767,400.01	$ 2,912,324.31
Time deposits of individuals, partnerships, and corporations	312,113.27	336,693.39	360,338.72	380,852.03
Deposits of United States Government (including postal savings)	520.25	473.00	814.60	1,565.00
Deposits of States and political subdivisions	74,237.10	71,591.46	89,939.70	74,593.82
Total Deposits	$ 2,764,270.73	$ 3,331,763.31	$ 3,218,493.03	$ 3,369,335.16
Other liabilities		12,000.00		12,000.00
CAPITAL ACCOUNTS				
Capital (Common)	$ 60,000.00	$ 60,000.00	$ 60,000.00	$ 60,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	44,488.02	45,060.57	66,987.74	58,461.67
Total Capital Accounts	$ 204,488.02	$ 205,060.57	$ 226,987.74	$ 218,461.67
Total Liabilities and Capital Accounts	$ 2,968,758.75	$ 3,548,823.88	$ 3,445,480.77	$ 3,599,796.83

OFFICERS FOR 1952

Roy Shepherd, President; L. E. Fitzgerald, Executive Vice-President; Wm. E. Shepherd, Vice-President; Cosby McBeath, Cashier; Rowena Davis, Assistant Cashier.

DIRECTORS FOR 1952

L. E. Fitzgerald, Webb D. Martin, Cosby McBeath, Roy Richardson, Roy Shepherd, Wm. E. Shepherd.

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